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The Missing Link: An Examination of Mediators in the Income-Work-Family Conflict Relationship

Deanna Burns
Clemson University

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THE MISSING LINK: AN EXAMINATION OF MEDIATORS IN THE INCOME –
WORK-FAMILY CONFLICT RELATIONSHIP

A Thesis
Presented to
the Graduate School of
Clemson University

In Partial Fulfillment
of the Requirements for the Degree
Master of Science
Applied Psychology

by
Deanna K. Burns
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Accepted by:
Dr. Robert R. Sinclair, Committee Chair
Dr. Patrick Rosopa
Dr. MaryAnne Taylor

ABSTRACT

Work-family conflict is a prevalent and increasingly important issue for both employers and employees due to the adverse effects it can produce. Prior research has shown that income has a relationship with several well-being constructs. However, the relationship income has with work-family conflict is relatively understudied (Byron, 2007). The few studies that do examine income show inconsistent findings (Byron, 2007). One reason for this may be the definition of income used. I used a longitudinal sample of 606 Mechanical Turk workers to examine the relationship between income and work-family conflict more precisely by redefining the way income is measured. Additionally, I sought to examine the mechanisms by which income and work-family conflict share a relationship and found that higher-income employees do have more resources to cope with the negative effects of work-family conflict but that one resource alone may not be sufficient to buffer the effects, rather a combination of resources is needed.

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TABLE OF CONTENTS

	Page
TITLE PAGE	i
ABSTRACT	ii
ACKNOWLEDGEMENTS	iii
LIST OF FIGURES	vi
LIST OF GRAPHS	vii
LIST OF TABLES	viii
 CHAPTER	
I. INTRODUCTION	1
II. INCOME	3
III. WORK-FAMILY	6
IV. CONSERVATION OF RESOURCE THEORY	12
V. CONTRIBUTIONS AND PURPOSE	14
Sample and Work-family Conflict	15
Income Differences and Work-family Conflict	22
Mediating Processes	25
VI. MEDIATORS AND HYPOTHESES	28
Family Benefits	28
Flexibility	34
Childcare Satisfaction	37
Social Capital	42
Summary of Hypotheses	47
VII. METHOD	49

Table of Contents (Continued)

	Page
Participants.....	49
Procedure	50
Measures	52
VIII. RESULTS	61
Data Screening.....	61
Descriptives/Correlations.....	63
Data Analysis	63
Measurement Model	65
Structural Model	66
Mediation Analyses	69
IX. DISCUSSION	71
Discussion of Findings.....	71
Strengths and Limitations	76
Implications.....	80
Conclusion	86
X. APPENDICES	87
A: Income Measure.....	88
B: Flexibility Measure	89
C: Family Benefits Measure	90
D: Childcare Satisfaction	91
E: Social Capital Measure	92
F: Work-family Conflict Measure.....	94
XI. REFERENCES	95

LIST OF FIGURES

Figure	Page
1.0: Hypothesized two path mediation model.....	104
2.1: Full model two path mediation	105
2.2: Full model two path mediation (only significant paths)	106
3.0: Reduced model two path mediation.....	107
4.0: Full model omnibus test.....	108

LIST OF GRAPHS

Table	Page
1: Income distribution pre-skewness adjustment	109
2: Income distribution post-skewness adjustment	110

LIST OF TABLES

Table	Page
1.0: 2014 Poverty guidelines for the 48 contiguous states and the District of Columbia	111
2.0: Descriptive statistics for study variables.....	112
3.0: Participant characteristics	113
4.1: Full model bivariate correlation matrix	114
4.2: Reduced model bivariate correlation matrix.....	115
5.0: Goodness of fit indices and model comparisons.....	116
6.0: Mediation analyses results	117
6.1: Mediation analyses results	117
6.2: Mediation analyses results	118
6.3: Mediation analyses results	119

CHAPTER ONE

INTRODUCTION

Over the past few decades, a steady increase in women workers, dual-earner couples, an aging workforce, and 24/7 expected availability of workers has caused drastic changes in the way people balance their work and family lives (Netemeyer, Boles, McMurrian, 1996; Poms et al., 2009). These changes, coupled with the U.S. currently experiencing the highest number of working families over the past decade (Roberts et al, 2013), have led to transformations in the workplace and the family domain. These transformations have brought forth both new responsibilities and challenges for workers as they attempt to manage their work and family lives leading to a large amount of research on issues such as work-family balance, conflict, and positive spillover.

The purpose of the proposed study is to examine work-family conflict in relation to household income. This study will draw on Conservation of Resource Theory (COR; Hobfoll, 1989) to provide a theoretical framework to explain the processes, such that income acts as a resource that when depleted can increase the occurrence of work-family conflict. The addition of various other resources (i.e., benefits, flexibility, childcare, social capital) can aid to alleviate the occurrence of work-family conflict. However, these additional resources are allotted more often to higher-income individuals. Thus, providing higher-income individuals with not only income as a resource but also a greater pool of additional resources to draw from when investment (to cope with conflict) is necessary.

In this study, I will provide a review of previous literature on the relationship between income and work-family conflict, and provide the rationale for the proposed mediating mechanisms of benefits, flexibility, childcare satisfaction, and social capital. I will conclude this study by describing the sample and methods, data analyses, and discussing the theoretical and practical implications of the current study.

CHAPTER TWO

INCOME

According to the American Psychological Association (2013), for several years money, work, and the economy have been the three leading sources of stress for Americans. Several outcomes from the recession of 2007 to 2009 may be the cause of this stress. For instance, the recession caused a surge in the unemployment rate and caused people to be cautious in pursuing the stock and housing markets (Lusardi, Schneider, & Tufano, 2011). For some years after the financial crisis, financial difficulties and/or losses caused Americans to experience sharp declines in their life satisfaction (Deaton, 2012). Further, the repercussions of the crisis have caused negative feelings (e.g., increased worry) towards finances and caused the median household income to fall drastically. In 2012, the median household income was \$51,017, which is 8.3% lower than the year before the recession (Roberts, Povich, & Mather, 2013). Only recently has the household income in America stabilized but a forecast for significant increase remains absent (DeNavas-Walt, Proctor, & Smith, 2013). Financially-related concerns, such as these, are associated with many of the other top stressors on the APA list, such as health problems and concerns, health care costs, family responsibility, housing costs and job stability (APA, 2013).

Financial issues have always been a salient source of stress for Americans even before the crisis (American Psychological Association; APA, 2007), and continue to be as the economy slowly recovers (APA, 2013). Even before the recession, nearly one in every three workers held lower paying jobs (Lusardi et al., 2011). As employees struggle

through a recovering economy, many people are returning to work but it is projected that many of the higher paying jobs lost in the recession will not return (Zajack, 2010). Consequently, many people are forced to take jobs with lower wages and less job security than they held in the past. These jobs tend to have few, if any, benefits, have little opportunity for advancement, and create challenges between the work and family roles (Roberts et al., 2013).

Additionally, the gap between low-income families and high-income families is increasing (Roberts et al., 2013). The top earners have seen a rise in income while the bottom earners are experiencing a decline. The richest 20 percent of working families in the U.S. earned nearly half of all income while the lowest 20 percent of working families received less than five percent. The Center for American Progress (2010) noted that the bottom thirty percent of families are trying to survive on an median annual income of \$19,000, a number that has fallen 29% over the last three decades (in inflation-adjusted dollars). The middle-income group, earning an estimated \$64,000 per year, has seen a 13% decrease in their annual income since 1979 (in inflation-adjusted dollars). In contrast, their high-income counterparts, with a median annual income of \$148,000, have seen a 7% rise in their income over the same time period (in-inflation adjusted dollars) (Williams & Boushey, 2010).

Taken together, the disappearance of the middle class coupled with the recent economic crisis has caused changes in the roles people play in their family lives and also, the roles employees' play in their organizations. Employees are forced to work overtime to maintain the same status of living that they held in the past, causing less time to be

spent with their families. This has led to a growing body of literature on work-family conflict. However, there is not adequate literature on income differences pertaining to work-family conflict. To explain, I will describe the role that the economy plays in the way individuals manage their work and family roles.

CHAPTER THREE

WORK-FAMILY

Poms, Botsford, Kaplan, Buffardi, and O'Brien (2009) described how economic conditions influence work-family research, suggesting that the two share an important link in Industrial-Organizational (I-O) Psychology. This link between economics and work-family research helps to further explain the abundance of and reasoning behind dependent care responsibilities, dual-earner couples, and lack of organizational support in the workforce (Poms et al., 2009). Income and work-family conflict are important to study given the adverse impact that financial strain can have, often leading to stressful conditions across role domains, including conflict between work and family spheres (Schieman & Young, 2011). In fact, the hardships people face due to the economy cause some of the most prominent and persistent stress in their lives (Schieman & Young, 2011).

The two most dominant life domains are work and family, which form a complex and dynamic relationship (Stevens et al., 2007). Bureau of Labor (2013) statistics show the bulk of an individual's waking hours are spent either in work-related activities or family-related activities. An estimated 8.8 hours are spent in working or other related activities whereas, 7.5 hours are spent in activities such as leisure and sports, caring for others, household activities, and eating and drinking, all of which typically occur with a person's family. In recent years, several studies have advanced research in understanding how these two domains intertwine. The dynamic between one's work and family life can encompass both positive and negative aspects (Grywacz et al., 2000; Stevens et al.,

2007). The positive aspect, also known as work-family enrichment, facilitation, and positive spillover, is when participation in multiple roles can produce positive outcomes (Greehaus & Powell, 2006). The negative aspect is best known as work-family conflict, and sometimes referred to as work interference with family or negative spillover. Work-family conflict is defined as a form of interrole conflict in which the role pressures from the work and family domains are mutually incompatible in some respect (Greenhaus & Beutell, 1985). Work-family conflict is among the most important constructs examined in the work-family literature because of its harmful consequences for both the individual and the organization. For instance, work-family conflict can have negative effects on individual outcomes such as depression and hypertension (Frone, Russell, & Cooper, 1997). Further, work-family conflict can have implications for the workplace including absenteeism, turnover, and commitment (Greenhaus & Beutell, 1985; Michel, Kotrba, Michelson, Clark, & Baltes, 2011).

Work-family conflict has been shown to encompass three forms: time-based conflict, strain-based conflict, and behavior-based conflict (Greenhaus & Beutell, 1985). Time-based conflict is defined as multiple roles competing for a person's time, in that, time spent on activities in one role generally cannot be spent on activities in another role. An example of this would be if an individual had to work overtime and in consequence, missed their child's football game. Strain-based conflict exists when strain such as tension, anxiety, or fatigue in one role affect's performance in another role. An example of this would be if stress from a bad review at work, spilled over and caused tension between an individual and their spouse. Behavior-based conflict occurs when specific

patterns of in-role behavior may be incompatible with behavior expectations in a second role (Greenhaus & Beutell, 1985). An example of this would be if a manager displays a dominant personality at work and finds that the same pattern of behavior is ineffective with his or her children.

Work-family conflict is bi-directional, which suggests that work interferes with family and family interferes with work. With this assumption, researchers have posed that work-family conflict and family-work conflict are distinct forms with separate antecedents and outcomes (Mesmer-Magnus & Viswesvaran, 2004). For example, a study by Frye and Breugh (2004) examined the antecedents and outcomes of both work-family conflict and family-work conflict and found that work-family conflict predicted job satisfaction and family satisfaction whereas family-work conflict predicted neither. Moreover, work-family conflict was preceded by number of hours worked and family friendly policies whereas family-work conflict was preceded by childcare responsibilities. Supervisor support was an antecedent to both constructs.

There are a total of six potential dimensions to be examined when understanding the work-family conflict (Carlson, 2006). For the purposes of this paper, I will focus my attention on the three forms of negative spillover between work and family. I have chosen to examine conflict rather than enrichment because the literature on conflict is further developed. Thus, the mediating links between income and work-family conflict are supported with stronger rationale. All of the mediators chosen have been relatively developed with work-family conflict but their relationship with positive spillover is less clear.

Further, I have chosen to examine only one direction of the construct – work-family conflict – rather than family-work conflict for two reasons. First, there is validation evidence of the Carlson et al. (2000) work-family conflict scale. This scale is well established and has been validated using job satisfaction, life satisfaction, family satisfaction and organizational commitment outcomes. Second, the mediators examined in this study are related more often to work-family conflict than to family-work conflict. Thus, the mediators included have a well-developed relationship with work-family conflict.

Given that family can be defined as “persons related by biological ties, marriage, social custom or adoption,” including both immediate and extended family members (Edward & Rothbard, 2000, 2000), in theory, essentially all workers may experience some form of work-family conflict. Research shows, though, that “some” or “a lot” of interference between a person’s job and their family was reported for 43% of people (Shockley & Allen, 2007). Men and women agree that their biggest work-related concern is making too little money (31%), followed by a close second of not having enough time for family and personal life (29%) (Friedman & Casner-Lotto, 2003).

Competing demands in work and family roles have been exacerbated in recent years due not only to the economy, but also to the changing nature of the workplace. The two are linked in that changes in the economy result in changes to the workplace such as longer workweeks and decreased wages (Stevens, Minnotte, Mannon, & Kiger, 2007). These outcomes are related to economic change because in order to achieve the same standard of living as in the past, employees need to work longer days to make the same

wages. The demographic and societal shifts over the past several decades, including longer workweeks and decreased wages, have irreversibly changed the American workforce.

Almost 20 years ago, Netemeyer, Boles, and McMurrian (1996) predicted that given the rise in dual-earner families, single-parent families, and families with eldercare duties, work-family conflict and its outcomes would become widespread to workers in the future. Today's employees and the workforces they are employed by are defined by employment that has increased participation by women, an aging workforce, delayed childbearing, and a rising number of dual earner couples. Employees work in a world that often expects 24/7 availability with very little job security, limited flexibility and benefits that are only available to a limited number of employees (Roberts et al., 2013). These changes have a dramatic impact on the management of work and home responsibilities for many families. There is a profound "mismatch" between the way that workplaces are structured today and the needs of the modern family. This "mismatch" intensifies the struggles that American families face as they try to juggle the demands of both their family and work roles (Family Security Insurance, 2010). Employers play a huge part in helping their workers balance their work and family lives. It is important for them to realize that not only are men employed in full-time positions, but so are their wives, the men and women who work for them are most often parents who need to care for their children, and ill family members – whether old or young – need to be cared for at times.

Accordingly, the American Psychological Association (2013) states that Millennials and Gen Xers are most stressed by work, money, and job stability. In

contrast, Boomers and Matures are more concerned with health for themselves and their families (American Psychological Association, 2013). Regardless of age, workers face different challenges than in the past, and whether they are faced with work issues or family issues, work, family, and finances consistently play a significant role.

CHAPTER FOUR

CONSERVATION OF RESOURCE THEORY

Conservation of Resource (COR) theory provides an explanatory model to better understand how stressors (i.e., low-income) lead to outcomes (i.e., work-family conflict) via resources (i.e., benefits, flexibility, childcare satisfaction, social capital). Hobfoll (1989) introduced the concept of conservation of resources as a basis for explaining stress. COR theory is a resource-based model of stress that functions on a primary assumption that people attempt to obtain, build and protect resources that help them cope with stress-related outcomes (Hobfoll, 1989, 2001). Resources are defined as objects (e.g., one's home), personal characteristics (e.g., traits and skills), conditions (e.g., intimate relationships, seniority), or energies (e.g., time, mental and physical energy, knowledge) that are valued by the individual.

The basic premises of COR theory suggest that negative outcomes (e.g. psychological stress) will occur when (1) there is a threat of resource loss, (2) there is an actual resource loss, or (3) there is an insufficient resource gain following resource investment (Hobfoll, 2001). COR theory proposes that responsibilities from separate domains compete for limited amounts of time, physical energy, and psychological resources. When these separate domains have difficulty coexisting, a situation or an event may become stressful if a person perceives that the insufficiency threatens resources or generates inadequate resources. Thus, individuals with limited amount of resources (e.g., low-income, limited flexibility) are motivated to invest and maintain their resources in order protect against and/or recover from resource loss.

Hobfoll's arguments essentially suggest that the more people can gain or conserve resources (e.g., higher income, flexible scheduling), the more they will feel successful, and the less they will experience stress. Thus, individuals who have access to greater resources (e.g., flexibility, benefits) are better able to cope and will experience less stress (e.g., work-family conflict) due to resource loss (e.g., low-income).

COR has been used in the I-O literature several times and provides a plausible explanation for the current study involving income and work-family conflict (see Halbesleben, Neveu, Paustian-Underdahl, & Westman, 2014). Money (e.g., income) is viewed as a resource because it aids in meeting basic needs. Lack of money (e.g., low-income) would be considered a stressor because it suggests perhaps that there are insufficient resources to meet basic needs. The mediators proposed in this study (e.g., flexibility) can also be considered resources because they help workers to cope with undesirable situations.

Specifically, it would be reasonable to argue based on the COR perspective that the extent to which one's income leads to work-family conflict would be explained by his or her access to additive resources (benefits, flexibility, etc.). Individuals are expected to experience work-family conflict through different processes when the resources accessible to them are scarce. This perspective, therefore, supports the proposition that benefits, flexibility, childcare satisfaction, and social capital mediate the relationship between income and work-family conflict.

CHAPTER FIVE

CONTRIBUTIONS/PURPOSE

To develop a better understanding of employees' work-family conflict, the present study seeks to examine the relationship between income and work-family conflict. The current study extends existing literature in three ways. First, there is a lack of research on work-family issues faced by low-income, blue-collar workers (Casper, Bordeaux, Eby, Lockwood, & Lambert, 2007). Additionally, most research focuses strictly on either a low-income sample or a high-income sample but does not examine relationships taking into account both groups. Thus, my research will examine the income – work-family conflict relationship using a sample that is distributed across incomes, but with a focus on low-income workers. This will allow for a comparison between varying income levels and also, allow for research to be expanded on low-income workers. Second, the relationship between income and work-family conflict is relatively understudied. However, the few studies that have examined this relationship have found consistently weak associations between the two variables (Byron, 2005). I am extending the existing literature by providing an alternative definition of income that takes into account family size and cost of living and reexamining the proposed relationship. Third, given the weak association between income and work-family conflict found in prior studies, I plan to add mediators into the said relationship as a pathway in which the relationship may be better explained.

Sample and work-family conflict

The first contribution is to examine the relationship between income and work-family conflict across incomes with a specific focus on low-income workers.

Consideration of income when discussing work-family conflict is critical due to the adverse challenges that low-income workers face, yet most research of work and family interactions stem from data collected on middle and upper income employees. As a result, less is known about work interfering with family in low-income samples (Casper et al., 2007; Griggs, Casper, & Eby, 2013). According to Griggs et al. (2013), there are three exceptions to this: Kossek et al. (2008), Ciabattari (2007), and Muse and Pichler (2011).

Kossek et al. (2008) studied a sample of 187 family, friend, and neighbor (FFN) childcare providers to examine the relationship between childcare quality and marital well-being. Low-income families moving from welfare to work most often use FFN providers. Data analyzed from 51 mother-provider pairs indicated that stronger social bonds between mother and providers led to decreased work-family conflict. Thus, a mother's wellbeing is influenced by the social relationship she holds with the caregiver.

Ciabattari (2007) examined work-family conflict among low-income, unmarried mothers, with a specific focus on how social capital affects work-family conflict. In this study, social capital was defined as a person's access to resources through give-and-take social networks. The study used a national sample from Fragile Families and Child Wellbeing Study and found that reports of work-family conflict were reduced when social capital was increased.

Muse and Pichler (2011) conducted a study to examine supervisor supportive behaviors using 263 employee-employer surveys, 209 of which consisted of low-skill workers. Findings indicate that supervisor support was negatively related to work-family conflict and family-work conflict.

Kossek, Baltes, and Mathews (2011) note a few additional studies that have examined work-family conflict in low-income samples (e.g., Hammer, Kossek, Bodner, Anger, & Zimmerman, 2011; Lambert, 2008; Grandey, Cordeiro, & Michael, 2007). Thus, as Kossek et al. state we are seeing a much greater diversity in job and family research samples. As noted, the focus on low-wage workers has increased, however, researchers agree work family research remains focused in professional, managerial, and technical jobs (Casper et al., 2007; Eby et al., 2005; Kelly et al., 2011; Swanberg, 2005) which prompts further research on understudied populations (e.g., low-income, blue collar workers).

It is important to note the distinction between low, middle, and upper income employees because all income levels are recognized as facing conflict between their work and family lives. However, Williams and Boushey's (2010) analysis suggests the precursors to work-family conflict differ considerably depending on the income level of an individual and thus, perceptions of work-family conflict can be altered substantially given a person's economic circumstances. Studies that only sample high or low income cannot address this important assumption to be tested. To further explain the differences in work-family conflict between varying levels of income, I will identify the challenges faced at each level.

Low-income. Low-income workers are a subset of low-wage workers in families where the total combined family income is at or below 150% of the poverty line (Griggs et al., 2013). In 2012, a combined family income of \$34,575 or an individual's pay rate of less than \$11.08 in a family of four would be considered low-income. In 2010, an estimated 10 million working families in the U.S. were considered low-income and the number has since risen (Roberts et al., 2013). Reports suggest that this is relatively equivalent to a total of 47.5 million people in low-income working families in the U.S., a number that could reach 50 million within the upcoming years (Roberts et al., 2013). Moreover, from 2009 to 2011, it is estimated that 31.6 percent of the population was in poverty for over two months at least one time. During the same period, a subset of those people (3.5%) were living in poverty for the full 36 months (DeNavas-Walt, Proctor, & Smith, 2013).

Low-income workers are an important and distinct sample that have different experiences when managing work and family domains compared to the more commonly studied middle- to upper-income individuals. The ongoing cycle for low-income people is defined by lower-income people having less resources to cope with demands and thus, making it harder for them to meet demands. This, in turn, creates more demands for the subgroup (of which, they cannot cope). A study conducted by Heymann (2006) provided evidence that as many as 30% of low-income workers cut back on normal activities (including work) due to family responsibilities within one week.

DiRenzo, Greenhaus, and Weer (2011) state that factors that may contribute or detract from work-family conflict may vary given an employee's location in an

organization's hierarchy. Lower income workers are more likely to care for their children or elders themselves, thus leading to increased family demands and therefore, more absences and reductions in work hours. In opposition though, DiRenzo et al. (2011) found that increases in job level had negative effects on work-family conflict. DiRenzo et al. (2011) concluded by stating that lower level employees differ in their perceptions of work-family conflict when compared to their higher income counterparts, but also that the resources used to reduce conflict differ. Overall, the working poor are more likely to suffer economic stress due to not only their low wages but also because a lack of access to healthcare, paid leave, and child care services (Heymann, Boynton-Jarrett, Carter, Bond, & Gallinsky, 2002).

Low-income workers work simply to meet basic needs, thus, this group may have higher levels of work-family conflict due to having few resources to cope with it. Several low-income people (61%) face what is known as a high housing cost burden. This means, these people are spending more than 33 percent of their household income on necessary expenses to achieve basic needs (mortgage payments, utilities, rent payment, etc.) (Roberts et al., 2013), thus, leaving little money to care for their family members. This could be due to a large number of factors, but in recent years, it has been shown that more and more low-income workers are involuntarily employed part-time with less than decent wages (Roberts et al., 2013). In many cases, these jobs are not sufficient to cover even basic household expenses. Low-income workers actually work close to the same number of hours as professional, high-income workers because of the need to work multiple part-time jobs just to make ends meet.

Further, low-income workers are more likely to work non-standard or unpredictable schedules, which are related to strain outcomes including work-family conflict (Griggs et al., 2013). This can be due to the inability to spend time with one's partner or children because of their working hours, the difficulty of finding childcare, or planning of family events due to schedule irregularity. However, even when childcare is available the transportation to get there may be unavailable. Thus, options are limited for low-income workers.

Low-income workers tend to fall into patterns of serial quitting. This can be interpreted as irresponsibility and lacking work ethic by many, but in reality, it is due to inflexible schedules and little to no access to childcare (Williams & Boushey, 2010). There is a tradeoff between work and family lives for low-income individuals, as they are often forced to choose between being a responsible parent and an irresponsible worker or a responsible worker and an irresponsible parent (Williams & Boushey, 2010).

Another reason is that low-income workers tend to have more responsibility to care for their family members simply because they are not able to pay others to do so. Similarly, low-income families tend to have more serious health problems compared to their more wealthy counterparts and accordingly, are also more likely to have an ill family member to take care of (Williams & Boushey, 2010). Low-income workers, though, also have less access to healthcare and benefits and thus, a vicious cycle arises for this subgroup. Low-income workers most often have lower levels of education, limited work experience, poor health, more work hours, low levels of autonomy, lack of

flexibility, and working non-standard shifts all contributing to their perceptions of the work-family conflict (Cibarratti, 2007).

Middle-income. The middle-income group faces many of the same issues as the poor with only a slight improvement in resources to help cope. In the past, the middle-class men were able to provide a comfortable life for their families with only intermittent work by their wives. Now, both parents are typically employed full-time contributing significantly to the number of dual-earner couples. Due to the changes in the workforce, the economic safety net that was once enjoyed is becoming virtually nonexistent.

Compared to the low-income group, schedules for the middle-income group are typically inflexible and strict, however, stable. Given this, an example of the effects of scheduling on the work-family conflict of the middle-income group is two-thirds of unionized fathers and one-half of middle-income mothers are unhappy with time dedicated to their children (Williams & Boushey, 2010). Moreover, Many arguments between in the middle-income group are fueled through money problems, often leading to divorce.

High-income. Work-family conflict can be found, as mentioned, at all levels of the income spectrum, including higher-income, professionals. Women at this level often have a difficult choice to make between their career and their family they never see. These women face biases when they decide to stay home simply because they are viewed by the public as privileged. These professional mothers, though, are often viewed by society as having a lower commitment to work when they choose to balance their family life rather than dedicate all their time to work and promotions (Williams & Boushey,

2010). On the opposing side, these women are twice as likely to work 50+ hours a week when compared to middle-income mothers.

There is a tradeoff for men as well in this group, working extreme hours is deemed as a prestigious with an upward mobility path, but at the same time professional men are much less involved in their children's lives than they would choose to be. Working 50+ hours a week is estimated to be twice as common than for middle-income workers and four times as common than for low-income workers. Out of these same men, 80% of them would prefer to have schedules that are less demanding. Professional men often have and sometimes need a wife who stays at home to take care of the housework, childcare and nonwork responsibilities. In sum, these high paying jobs require a large time commitment from employees and in many cases, seriously affect their family lives.

Flexibility is higher for this income group. However, choosing a more flexible schedule may, at times, limit an employee's promotion or halt their wage growth. It is almost impossible for both parents in this upper-income group to work and have a successful family life; research shows that having a husband who works more than 60 hours a week increases the odds of a mother quitting by 112% (Williams & Boushey, 2010). If they do not quit, there is very little room for family needs.

The current literature neglects to examine the income – work-family relationship from the lens of low-income workers and also, fails to take into account the full range of incomes to compare differences across them. The details provided above aid to understand the differences that each level of the income spectrum experiences in their own work-family conflict. Few studies have tested these assertions but this study will

contribute to the literature by testing work-family conflict in the context of varying incomes. With a focus on low-income, the diverse sample used will contribute to a broad range of incomes represented and thus, allow for comparisons across incomes in the analyses.

Income defined and work-family conflict

Previous research has found that income has an inconsistent relationship with work-family conflict. Byron (2005) conducted a meta-analysis that examined the relationship between income and work-family conflict. The findings suggest that income was related to work-family conflict only in a trivial way and thus concluded that the relationship between income and work-family conflict tends to fluctuate (Byron, 2005). One specific example is Frone, Russell, and Barnes (1996) who found a correlation of -.02 between income and work-family conflict in a sample of 1,933 residents of New York. Frone et al. (1997) echoed this finding using a sample of 267 employed parents and found a weak relationship of essentially zero between income and work-family conflict. An alternative example using a sample of 557 dual-earner white-collar employees found a significant positive correlation between income and work-family conflict (Batt & Valcour, 2003).

One plausible explanation for the lack of a clear relationship between income and work-family conflict may be the definition of income used. In many cases, including Byron (2005), Frone et al. (1996), and Frone et al. (1997), income was defined solely as the amount of money a person received from their job(s) per month. To note, Frone et al. (1997) used family income rather than individual income. Batt and Valcour (2003)

measured annual salary and then applied a natural logarithmic transformation to normalize their results.

There are additional factors that may be important to consider when defining income. For instance, a person's family size and the cost of living in their area are important influences on how a person chooses to spend/save their income. Family size is deemed an important aspect due to the different experiences a person will have based on how many people need to be supported by the same amount of money. For instance, a 22-year old single, college graduate making an annual salary of \$50,000 will have more freedom to spend their money than a 45-year old with a family making an equivalent salary. This explains why poverty is defined not only by income, but also by family size (U.S. Department of Health and Human Services, 2014). Income is dependent on cost of living for a similar reason. For example, a person making an annual salary of \$50,000 in Manhattan, NY would only need to make an annual salary of \$20,396 in Anderson, SC to establish the same status of living (CNN Money). This study will examine income adjusted for family size and cost of living, hence, an income related variable that incorporates family size and cost of living will be calculated prior to analyses.

Altering the definition of income reverts back to the previous point where low-income workers are proposed to have a resource-demand tradeoff, in that, low-resources often lead to a difficulty coping with demands which, in turn, adds more demands. Thus, income is related to both resources available and demands. Therefore, by incorporating cost of living and family size into the income variable the demands each worker faces are better understood.

Income has been found to relate to several family-oriented variables and thus this study posits that income, when defined by family size and cost of living, will have a relationship with work-family conflict. Voydanoff (2001) found that income is positively associated with desirable family characteristics including marital adjustment and stability, parental time with children, and children's health. Similarly, unemployment, job insecurity and economic strain, all qualities attributed more often to lower-income persons, are negatively related to marital quality and stability, parent-child relationships, and children's developmental outcomes (Voydanoff, 2001). Edgell et al. (2012) reported that sufficiency concerns (i.e., subjective perceptions that work is insufficient to meet basic needs and that family and work cannot be coordinated in a stable way) are strong predictors of work-family conflict.

Prior research has demonstrated that employment boosts financial resources, enhances economic security, promotes psychological wellbeing, and enhances the family environment. This research on employment can be furthered by showing that jobs that have limited resources – having limited benefits, low flexibility, few opportunities for advancement – are associated with both financial and emotional stress for families, potentially influencing the wellbeing of workers and their families. It is a common understanding that financial pressures to remain in a job influence employee attitudes and behavior at work (Brett, 1995). In some jobs, particularly lower paying jobs, a small wage increase has been shown to increase retention of employees (Dube, Naidu, & Reich, 2007).

Given the relationship between income and several well-being constructs, the lack of a clear relationship between work-family conflict and income prompts researchers to ask why. This could be due to all income levels experiencing work-family conflict at some degree, or studies measuring only managerial or only low-income samples, thus restricting the variance of income. This study proposes that by accounting for family size and cost of living the relationship between income and work-family conflict will become more precise and help to answer the posing question of why there is not a consistent link between the two constructs. By incorporating family size and cost of living, income is measured as a financial status that reflects both resources and demands. Based on these arguments, it is proposed that the relationship between income and work-family conflict will be negative.

Hypothesis 1: Income and work-family conflict will have a significant negative relationship

Mediating processes in the income – work-family conflict relationship

Most people experience some form of work-family conflict; however, that upper-income workers are more likely to have the resources to cope with the conflict when compared to their low-income counterparts. Odle-Dusseau, McFadden, and Britt (2014) note that because of the increased resources and control over work, the negative impact of work-family conflict may be reduced for those individuals in high-earning jobs. Consistent with this, Ford (2011) found that while high levels of income did not appear to lower the rates of work-family conflict, higher levels of income did seem to provide resources to lower the influence of work-family conflict onto family strain.

I propose that although work-family conflict is prevalent at all levels of the income spectrum, as one works their way up and income increases, a person is also provided with more resources to cope with the negative aspects of this conflict.

Many organizations have made advances in conforming to a family friendly work environment including referral and financial resources for child and elder care, on-site child care, family leave and flexible scheduling and work environments (Batt & Valcour, 2003). However, these advances have been in favor of employees in higher status positions. Human resource practices including high pay, benefits, and employment security, all practices more often enjoyed by higher-income workers, should decrease the interference of work and family.

Voydanoff (1984) posits that higher-income people should, on average, be better equipped to handle their problems because goods and services that will help them cope with their family's needs are more easily attained. Low-income people, however, would be more susceptible to stressors and thus, more work-related family problems. Additionally, Voydanoff's (1984) findings suggest that spending less time in family activities can be attributed to inadequate incomes due to the lack of financial resources to partake in these activities.

Kelly, Moen, and Tranby (2007) assert that higher-status workers likely have more economic resources, fewer family demands, and more family resources. The Center for American Progress (2010), acknowledged that the need for paid leave, flexibility, high quality childcare, and freedom from discrimination based on family responsibilities, are important factors when tackling the imbalance between a person's work and family

life. Voydanoff (2004) posits that resources including income, job satisfaction, social capital, and spouse support may facilitate performance in the nonwork domain. However, when these resources are limited they may be insufficient to meet the needs between a person's home and work life.

CHAPTER SIX

MEDIATORS

The resources proposed in this study are deemed to increase as an employee's income increases. The resources examined in this study are flexibility, benefits, childcare satisfaction, and social capital. The addition of these resources may explain the mechanism or process that underlies the observed relationship between income and work-family conflict via the inclusion of a third variable, known as a mediator.

The mediators were chosen based on a number of studies conducted on income and/or work-family conflict. One study in particular noted that within 153 dual-earner, working class couples, many experienced unstable work hours, the need to “piece together” sick and personal time for maternity leave, limited health insurance coverage, and rarely childcare assistance or benefits (Perry-Jenkins, 2005). Consistent with this, Offer (2012) points out that low-income families tend to have fewer support networks than upper-class families, specifically for childcare purposes.

Benefits

Benefits are human resources practices in the form of compensation packages paid from employers to employees over and above a worker's base salary (Heathfield, NA). These can include paid time off and health insurance, among others. Family leave is common across workers, however, the extent of and reimbursement for leave varies significantly depending on the type of work and industry a person is employed in. The U.S., though, has been thought of as “lagging far behind” or “paling in comparison” for benefits that provide support for working families (Allen et al., 2014). With a society in

which over half the workforce (52%) is caring for ill or elder loved ones as well as children, all while working full time, benefits play a critical role (Palvalko & Henderson, 2006). However, negative feelings about one's financial situation intensify as economic times worsen and families can't afford to meet basic needs; taking unpaid time off seems unreasonable at best. Irrespective of this though, is that access to paid time off comes nowhere near meeting the demand of the workforce today (Family Security Insurance, 2010).

Benefits and work-family conflict. As it currently stands, there is no federal or state law requiring the administration of paid leave to employees in the U.S. (Phillips, 2004). It is generally supported that maternity/paternity leave, vacation time, sick leave, and personal leave, all contribute to a better balance between home life and work life. The issue, though, is not why these benefits are important, but instead, how can employees make use of them without penalization. The stipulations associated with family leave can discourage or disallow employees to use these benefits.

Dependent care benefits and flexibility are the most common work-family programs (Anderson et al., 2002). Very few studies to date have examined the relationship between benefits and work-family conflict. Allen et al. (2014) proposed that paid leave serves as a resource to prevent conflicts between one's work and family life. The study found that paid sick leave has a small but significant relationship with work-family conflict. Furthermore, paid parental leave and paid annual leave also have a small relationship with work-family conflict. As far as I know, this was the initial study to examine the relationship between national paid leave policies and work-family conflict.

One study by Neal and Hammer (2007) state that paid leave policies act as a resource in a way that enables workers to remain in the workforce while still meeting their care giving responsibilities. However, Anderson et al. (2002) provided evidence that dependent care benefits were not significantly related to work-family conflict.

Due to the limited number of studies that have examined the income – work-family conflict relationship, a clear relationship is difficult to distinguish. However, with the rising number of Human Resource practices employing a focus towards increased benefits with successful employee outcomes in the work-family domain, I hypothesize that provision of family benefits will be negatively associated with work-family conflict. I have chosen to use family benefits rather than individual benefits because benefit packages including sick leave and parental leave must be considered for both parents before determining if a sick child or elder parent will be cared for. For instance, if the father does not have sick leave but the mother does, the mother is able to care for a sick child or elder parent without penalization. Thus, as long as there is one individual in the household who can take leave without penalization, the family domain should not be seriously compromised.

Hypothesis 2a: Family benefits (paid/unpaid leave; insurance) are negatively related work-family conflict

Household income and benefits. It has been reported that 80% of working parents in the U.S. have access to paid leave in one form or another. This same number has access to maternity/paternity leave (Phillips, 2004). The workers with the most access to

leave are the ones who have family incomes that are twice the federal poverty line (Phillips, 2004). Unfortunately, the people who are least likely to have access to leave in all forms are the ones who need it the most (i.e., the ones with small children, working welfare recipients).

Lower income workers are disproportionately disadvantaged when it comes to access to leave for a sick child (Waldforger, 2006). Prior research shows 71% of low-income workers do not have access to sick days in order to care for themselves, their children, or another family member (Williams & Boushey, 2010). These same people also have considerable job insecurity, lack of health insurance, and limited training (Swanberg, 2008). As stated previously, the lack of benefits coupled with a higher proportion of family illness leads low-income workers into a vicious cycle of turmoil stemming from a constant choice between family care and work responsibilities.

Research has established a clear discrepancy between low-income and upper-income families pertaining to benefits. For instance, 54% of workers in families with incomes below the poverty line have no paid time off and less than one-third have more than a week of paid time off; this can be compared to 76% of people above 200% of the poverty line (Waldforger, 2006). Pavalko and Henderson (2006) found that workers who were provided with flexible hours, unpaid family leave, and paid sick or vacation days were more likely to remain employed and maintain work hours. However, unpaid family leave did not help to retain employees. All of these benefits are more likely to be enjoyed by upper-income people.

It is not surprising that Edgell, Ammons, and Dahlin (2012) found that jobs with adequate health benefits typically also pay well. They stated that “low-paying jobs often either lack health care benefits, provide coverage that is too expensive for employees to afford, or provide coverage that is not adequate for employees’ needs” (p. 1013). In some circumstances, this can be attributed to low-wage jobs being part-time, in which benefits are not legally required. Some employers feed off the ability to save labor costs by shifting full-time, benefit-rewarded jobs into temporary/part-time, non-benefit jobs. In other circumstances, employees who are low-income often face family issues before reaching the required waiting period for benefits to take effect, therefore forcing them to quit and start the process over at another low-wage job (Williams & Boushey, 2010).

Fortunately, the prevalence of workplace family supportive policies, including family leave, have increased in recent years. Prior to the enactment of the Family Medical Leave Act (FMLA) of 1993, a number of organizations had begun to provide formal initiatives for leave, recognizing the need to help employees balance the demands of their work and family lives (Anderson, Coffey, & Byerly, 2002). Workers trying to take advantage of the Family Medical Leave Act (FMLA) of 1993 face some issues though. The law states that workers covered by this legislation should be provided with 12 weeks unpaid leave in order to care for a new child, a sick relative, or to recover from the worker’s own illness without penalization (Williams & Boushey, 2010). However, the law requires workers to be employed for a full year, work for an employer with more than 50 employees, and work an average of 25 hours per week to qualify. Often, low-income workers do not meet the stipulations of the FMLA and thus, are not eligible for

the time to care for themselves or a loved one (Odle-Dusseau, et al., 2014; Williams & Boushey, 2010).

As stated, access to unpaid maternity/paternity leave is limited for low-wage workers. Not surprisingly though, paid leave is even less common for these workers at a low 41.4%, 31.8% of whom have one week or less paid leave (Phillips, 2004). This separation may be due to the required enforcement of the FMLA. The FMLA covers a little more than half the workforce after the restrictions – firms with 50+ employees, etc – are taken into account. Beyond FMLA and a few states that enact the Temporary Disability Insurance (TDI), formal, paid parental leave is available only through the specific organization's policies (Singley & Hynes, 2005). Therefore, based on the limited number of low-income workers eligibility for benefits, I hypothesize that as income increases, a workers access to benefits will also increase.

*Hypothesis 2b: Household income is positively related to family benefits
(paid/unpaid leave; insurance)*

Taken together, income is thought to affect a worker's access to benefits, and those same benefits are thought to minimize work-family conflict. Thus, the study proposes that the income – work-family conflict relationship will be mediated by family benefits.

*Hypothesis 2c: Family benefits (paid/unpaid leave; insurance) will mediate the
relationship between household income and work-family conflict*

Flexibility

Non-traditional schedules refer to work schedules that vary from the Monday through Friday, 9am-5pm, workweek (Swanberg, Pitt-Catsouphe, & Drescher-Burke, 2013). The ability to control one's schedule is consistently rated as the most valuable option by employees (Rodgers, 1992). Shockley and Allen (2007) propose that the two most popular forms of flexible work arrangements are flextime and flexplace. Flextime is the flexibility in the timing of work whereas flexplace involves flexibility in the location where work is completed.

Flexibility has been growing in research interest for a number of years as employers are increasingly realizing how important it is for employee success. In 1997, 45% of employees reported that they were able to choose their hours, however, the ability to change their hours on a daily basis was only reported by 25% (Anderson et al., 2002). Today, flexibility is offered by the overwhelming majority of organizations, more specifically, 80% (WorldatWork, 2013). One study showed that 68% of workplaces with 100+ employees offered some form of flextime. Organizations most likely to employ the use of flextime were larger companies with 1,000 or more employees, companies with 15+ sites, firms in finance, real estate, or professional services, firms with 50% or more executive positions filled with women, and firms with 25% or more of their executive positions filled with people of color (Swanberg et al., 2013).

Both the wellbeing of families and the success of businesses are dependent on workplace flexibility (Family Security Insurance, 2010). Workplace flexibility and paid time off from work and care giving reasons are not just issues for some families or some

industries. Instead, this benefit has become a national priority that has a number of social and economic implications (Family Security Insurance, 2010).

Flexibility and work-family conflict. Today's society consists of many dual-earner couples that both have careers (not just jobs) and are caring for not only their children but also for elderly dependents. A primary purpose of flexible work arrangements is to facilitate the work and family roles in such a way that workers attend to family matters without missing work requirements. Employees often request flexible schedules due to the incompatible nature of their work and family lives (Swanberg et al., 2013). Seventy percent of U.S. men and women report experiencing some interference between work and non-work responsibilities. However, the ability to take time off during the day and to control when a worker brings work home is negatively associated with the interference (Kelly et al., 2011).

Schieman et al. (2011) posits that schedule control provides flexibility and thus, allows employees to better cope with their omnipresent family demands and strains. Fenwich and Tausig (2001) found a significant positive relationship between schedule control and family life outcomes. Previous literature shows that having limited schedule control can lead to greater conflict between one's work and family life (Swanberg, 2005). The opposite causal path was supported as well in that greater schedule control can lead to less work-family conflict (Hill, Hawkins, Ferris & Weitzman, 2001; Kelly et al., 2011; Shinn et al., 1989; Thomas & Ganster, 1989). For instance, Thomas and Ganster (1995) found that through control over work and family matters, flexible scheduling was related to lower levels of work-family conflict and Kelly et al. (2011) provided support that by

increasing employee's schedule control, the work-family interface was positively affected.

The ability to respond more easily to work-family conflict through the use of flexible scheduling should decrease employee stress (Baltes, Briggs, Huff, Wright, & Neuman, 1999). By having access to flexibility, a person can work longer hours before their workload negatively affects their balance between work and family (Weitzman, 2001). Therefore, based on flexibility contributing to lessened work-family conflict, I hypothesize the flexibility – work-family conflict association to be negative.

Hypothesis 3a: Flexibility at work is negatively related work-family conflict

Household income and flexibility. The findings mentioned above may be limited in that professional and managerial employees report greater flexibility and schedule control. Thus, although flexibility is becoming particularly popular, the focus of flexibility is on professional workers (Swanberg, 2008). Professional workers are more likely to experience flexible work options as a means of retention, recruitment, or work-life policies (Swanberg, 2008). More often, flexibility options are offered in larger organizations (WorldatWork, 2013), which in many cases do not employ the lower income workforce at the same rates as upper-income workers.

To further this point, research suggests that flexible scheduling is available to less than one-third of parents whose incomes are less than \$28,000 per year (Williams & Boushey, 2010). Low-wage workers have less access to the flexible work options including control over a standard work schedule and paid time off for personal issues

(Applebaum & Golden, 2003; Swanberg, 2005). And thus, lower-wage workers are typically the ones working on nontraditional or unpredictable schedules. In addition to lower wage workers, low education workers and hourly workers are the ones who have the least amount of access to flexible work schedules with varying degrees (Swanberg et al., 2013).

Hypothesis 3b: Household income is positively related to flexibility at work

One study found that 97% of low-wage workers had so little adjustment room in their work schedules that they had to quit if their work schedule changed in a way that did not coincide with their children's school schedule, or their child/elder care situation (Williams & Boushey, 2010). These low-wage workers are less likely to have policies in place to manage their work and families lives (i.e, flexibility) (Swanberg, 2008). Thus, managing work and family responsibilities becomes more difficult for those who do not have access to flexible scheduling, in this case, low-income workers. Based on these arguments, it is proposed that the relationship between income and work-family conflict will be mediated by flexibility.

Hypothesis 3c: Flexibility will mediate the relationship between household income and work-family conflict

Childcare Satisfaction

Childcare options are typically determined based on a number of factors including age of the child, trust and flexibility, cost, and accessibility. Childcare concerns have

been at the forefront of societal issues since the 1970s (Poms et al., 2009). There has been a recent increase in political support for quality childcare, specifically for welfare mothers in order to provide them the ability to work. However, there is still a need for quality childcare in our society. In the 1990s family day cares and care provided in homes were the most prevalent forms of childcare (Goff et al., 1990). However, as more women have entered the workforce, this pool of providers has decreased. Decisions about childcare are personal and thus, vary from person to person. But the topic of childcare is not a personal one, but instead one of public interest. Society as whole has a stake in the childcare parents choose because it affects whether parents are able to work and because it can have an impact on children's development. Health, cognitive development, and emotional and social wellbeing rest on the decisions made (Waldfogel, 2006).

Childcare satisfaction and work-family conflict. Issues with childcare quality not only cause feelings of unreliability and negativity towards work and childcare, but can cause employees to consider quitting their jobs (Poms et al., 2009). Aryee and Luk (1996) and Goff, Mount, and Jamison (1990) found that satisfaction with childcare arrangements had a significant impact on one's career satisfaction or work-family conflict. Findings from a previous study performed by Buffardi and Erdwins (1997) suggest that a more reliable, dependable, and attentive child care provider will allow parents to complete work responsibilities more effectively and efficiently because they will be experiencing less conflict between roles due to distractions. To support this claim, Kossek et al. (2008) studied the relationship between mother and caregiver and found a stronger relationship was associated with less work-family conflict.

The quality of childcare is one of many concerns parents face when dealing with childcare. Quality childcare is expensive and being able to afford what seems to be a “luxury” is becoming more difficult for parents. However, parents that do not feel their child is in quality care face negative outcomes at work when compared to parents whose children are in quality care. For these reasons, employees who report having less satisfaction with childcare, typically report higher levels of work-family conflict (Poms et al., 2009). Childcare problems are found to correlate with less positive feelings about one’s ability to juggle their work and child responsibilities, often causing some employees to quit (Kossek, 1990). The notion of childcare arrangements being related to reduced work-family conflict has been replicated multiple times (Aryee & Luk, 1996; Goff, Mount, & Jamison, 1990; Poms, 2009). Predictors including attentiveness and communication help to show the relationship between childcare satisfaction and work-family conflict by increasing satisfaction, commitment, reduction of parental and professional conflict, and maternal separation anxiety (Poms et al., 2009).

Hypothesis 4a: Childcare satisfaction is negatively related work-family conflict

Household income and childcare. Poms et al. (2009) argued that economics play a large role in work-family research by highlighting the importance of childcare decisions in two samples of mothers. It is interesting to note that there are more than 33 million dual-income families in the U.S. (Poms et al., 2009). Thus, a good portion of these parents must be using some form of childcare on a daily basis. Although several parents rely on childcare, income plays a significant role due to the cost of childcare ranging

from \$3,016 to \$9,628 per year on average representing up to 30% of a person's annual income. Poms et al. (2009) described childcare costs as ranging from \$73 to \$123, depending on the income level of families included. In a study conducted, more than 60% of participants reported the cost of childcare to be among their highest concerns when selecting where to send their child (Poms et al., 2009).

Childcare demands affect people differently depending on where they are on the income spectrum. In low-income and middle-income families, children are left in low-quality childcare or one parent must stay home to watch them causing potential career issues. In upper-income families, women tend to have to cut back on their careers in order to follow the "mommy-track" or nannies are hired to watch their children (Williams & Boushey, 2010).

Childcare costs can be significant for lower income families, given that, on average, they are required to pay up to 30 percent of their income to afford one infant in childcare (Mohan et al., 2006). Low-income workers use their parents for childcare 26%) more often than middle-income (20%) and upper-income (14%) individuals, mainly because the cost of childcare negates the money they are making while at work. Further, when parental childcare is not an option, low-income workers tend to rely more heavily on care provided by another family member, such as an older child, to satisfy childcare needs (Williams & Boushey, 2010). At this point, safety becomes a huge issue for low-income parents. Not only do parents worry about bumps and bruises when their children are home alone, but also low-income families are more often living in areas that are dangerous (Williams & Boushey, 2010).

Relative care is common at all levels of the income spectrum. In some lower-income families, though, parents feel uncomfortable about relatives watching their children due to irresponsible or dangerous previous experiences. However, in many cases, parents have no alternative (Williams & Boushey, 2010). Since all options are not readily available for low-income workers, it is difficult to determine if the choice of kith and kin care is a parent's true preference. Regardless of this, poor families tend to rely on relative care more often than wealthier families. For example, 70% of four-year-olds from affluent families are enrolled in a center or preschool in comparison to 45% of those who are less economically stable and thus, are taken care of by a family member (Fuller, Kagan, Caspary, & Gauthier, 2002). A possible explanation for the choice of a family member for childcare may be the increased flexibility of relative care. Many low-income parents need a childcare provider who is available in the early morning or late evening due to the odd shifts they typically work.

For childcare purposes, middle income mothers (23%) are nearly three times less likely to stay at home with their children than are their low income counterparts (60%) (Williams & Boushey, 2010). Similar to the low-income group, though, childcare quality is often less than satisfactory, leaving parents anxious and children at risk (Williams & Boushey, 2010).

Children in affluent families are much more likely to be enrolled in high quality childcare than children from poor households (who would actually stand to benefit the most from this high-quality care). Additionally, affluent families have the ability to build

and enrich their own childcare practices by privately funding the expansion and quality of these facilities (Fuller, Kagan, Caspary, & Gauthier, 2002).

The cost of childcare is particularly important for all parents, however, more important for low-income people. One study found that among welfare parents, 81% worried about the cost of childcare and over half reported having serious difficulty finding a caregiver for their child (Fuller et al., 2002). Higher income people, on average, spend only 5% of their income on childcare. Their low-income counterparts, though, tend to pay 30% of their income, on average for the same purposes. Thus, this study proposes that household income is positively related to childcare satisfaction.

Hypothesis 4b: Household income is positively related to childcare satisfaction

Due to household income affecting the level of childcare quality that a family can afford, it is expected that lower-income families will have difficulty finding high quality, reliable childcare. Moreover, this may lead to decrease satisfaction between one's work and family life due to concerns about the care of their children. Taken together, the processes underlying the relationship between income and work-family conflict can be described such that childcare satisfaction will mediate the said relationship.

Hypothesis 4c: Childcare satisfaction will mediate the relationship between household income and work-family conflict

Social Capital

Social capital can be defined as one's access to resources through reciprocal social networks (Ciabattari, 2007). High or low social capital can be operationally defined by the number of meetings individuals attend, the level of trust in the community, the amount of time spent with others, the frequency in which they volunteer, etc (Putnam, 2001). High social capital can have implications for creating and maintaining healthy communities, effective organizations, and vibrant civil societies (Timberlake, 2005). For the purposes of this study, I consider social capital to be social activities including volunteering, attending events, service projects, neighbor relations, workmate connections, etc. High social capital individuals tend to participate more frequently in such activities leading to stronger social ties and thus, access to greater resources.

Social capital and work-family conflict. Social capital may affect work-family conflict due to ties formed that provide emotional and expressive support, rides, small loans, or a place to stay in an emergency (Ciabattari, 2007). Ciabattari (2007) found that social capital reduces unmarried mothers' reports of work-family conflict, especially for low-income women. Although the literature is growing, the real-life complexities of work-family responsibilities in the context of social capital are often ignored. It has been shown that people with more social capital tend to have the necessary resources to facilitate positive child outcomes (Parcel & Menaghan, 1994). A child with positive outcomes, rather than negative, will lead parents to feel fewer pressures in the family domain. Given this, I hypothesize that social capital and work-family conflict will share a negative relationship.

Hypothesis 5a: Social capital is negatively related work-family conflict

Household income and social capital. Narayan and Pritchett (1999) show, using a sample from rural Tanzania, those with more social capital are also likely to report higher incomes. Although the current study examines strictly income, it is noteworthy to mention that social capital was found to mediate the relationships between income inequality and several dependent variables including mortality rates and violent crime (Kennedy et al., 1998; Kawachi et al., 1997).

Some studies provide support that social capital (e.g. informal social networks) is more common among lower-income, unmarried mothers and Black women (Hogan, Hao, & Parish, 1990). However, because social capital is based on the quality of one's network and low social capital people tend to have access to poorer quality networks, I argue that social capital increases with income. Thus, social capital is a comfort that is enjoyed by the more fortunate. This can be supported with a number of reasons.

First, neighborhood poverty may reduce the available resources important to a person's wellbeing (Small, Jacobs, & Massengill, 2014). Neighborhood poverty is associated with higher rates of poor health, as well as "adverse life events" such as illegal activities and domestic violence (Ode-Dusseau, et al., 2014). These negative life experiences lead to lower psychological and physical health, which can serve as barriers to social support. Because social capital partly reflects a person's community including their psychological connection to their community, safety of their area, and relationship with neighbors (Onyx et al., 2000), it can be posited that lower-income

people will not have access to strong community resources given its lack of these characteristics.

Second, low-income people are sometimes employed in multiple part-time positions (Williams & Boushey, 2010), leaving very little time to create connections with others. Thus, low-income people will tend to have a limited network and connect with others who also have a limited network. Upper income people will, however, have a broader network and associate with people who also have broad networks allowing for a greater number of connections. Thus, it can be asserted that because upper-income people typically have a higher network quality, they are more accustomed to socializing with others (possibly for drinks, dinner, etc.) who have strong social capital.

Third, one aspect of social capital reflects work connections and thus, additional bonds can be formed in this domain. In some circumstances, upper income individuals may acquire stronger social capital through the networks they form at work and work functions. To reiterate, low-income people tend to hold a number of positions at varying organizations (Williams & Boushey, 2010). Therefore, these people are less likely to identify with their organization or position in the same way that an upper-income person, holding only one position that is in line with their interests, would. Thus, upper-income people are more likely to view their workmates as friends or feel as though they are part of a team at work (Onyx et al., 2000).

These three reasons support that social capital increases with income. Taken together, the evidence concerning the benefits of the neighborhood quality, networks

formed, and work connections, all contribute to the hypothesis that income and social capital are positively related.

Hypothesis 5b: Household income is positively related to social capital

Social capital holds a relationship with both income and work-family conflict providing a pathway in which the two are related. The pathway provided through social capital will aid to explain the mechanisms underlying the income – work-family conflict relationship. Given the links that social capital forms with income and work-family, this study proposes a mediating relationship such that higher income people are expected to have higher social capital and in turn, less work-family conflict.

Hypothesis 5c: Social capital will mediate the relationship between household income and work-family conflict

Summary of Hypotheses

The present study seeks to better understand the relationship between household income and work-family conflict, and benefits, flexibility, childcare satisfaction, and social capital will mediate the said relationship. The following hypotheses are proposed (Figure 1):

Income and Work-family Conflict

Hypothesis 1: Household income and work-family conflict will have a significant negative relationship

Benefits as a Mediator

Hypothesis 2a: Family benefits (unpaid/paid leave; insurance) are negatively related work-family conflict

Hypothesis 2b: Household income is positively related to family benefits (unpaid/paid leave; insurance)

Hypothesis 2c: Family benefits (unpaid/paid leave; insurance) will mediate the relationship between household income and work-family conflict

Flexibility as a Mediator

Hypothesis 3a: Flexibility at work is negatively related work-family conflict

Hypothesis 3b: Household income is positively related to flexibility at work

Hypothesis 3c: Flexibility will mediate the relationship between household income and work-family conflict

Childcare Satisfaction as a Mediator

Hypothesis 4a: Childcare satisfaction is negatively related work-family conflict

Hypothesis 4b: Household income is positively related to childcare satisfaction

Hypothesis 4c: Childcare satisfaction will mediate the relationship between household income and work-family conflict

Social Capital as a Mediator

Hypothesis 5a: Social capital is negatively related work-family conflict

Hypothesis 5b: Household income is positively related to social capital

Hypothesis 5c: Social capital will mediate the relationship between household income and work-family conflict

CHAPTER SEVEN

METHODS

Participants

The present study of income and work-family conflict faced by employees used data collected through an online website called Mechanical Turk (MTurk). The sample size for this study was 597 adult employees.

MTurk is a relatively new online marketplace designed to conduct research that facilitates several parts of the research process including a participant compensation, large participant pool recruitment, streamlined process of study design, and data collection. The MTurk workforce is demographically diverse and large, estimated to include over 100,000 workers (Buhrmester, Kwang & Gosling, 2011). Participants of MTurk, “Workers,” sign up for the MTurk website and fill out surveys that “Requesters” have posted. They may need to meet specific criteria established by the researchers to participate in each survey and are rewarded compensation based on their performance.

MTurk has become increasingly common in social science research over the past few years. Several studies have used MTurk to examine its effectiveness compared to other traditional methods. In an examination of MTurk, Buhrmester et al. (2011) found MTurk participants are more demographically diverse than a standard Internet sample (noncommercial, advertisement free web site drawing participants to complete questionnaires on personality measures, quizzes, games, etc.) and significantly more diverse than a college sample. MTurk participants can be recruited rapidly and inexpensively. Even at low compensation rates data quality does not seem to be affected.

Lastly, the data obtained are at least as reliable as the data obtained using traditional methods (Buhrmester et al., 2011).

Casler, Bickel, and Hackett (2013) tested three distinct groups: an online sample from MTurk, a college sample, and a sample recruited from social media. Results indicated that MTurk participants were more ethnically and socio-economically diverse. However, test results were almost identical across the three groups. The researchers concluded that data collected online for behavior tests is equivalent, and may even be superior, to face-to-face data collection, in that, online participants were not found to be less motivated or less invested than a face-to-face sample.

Lastly, Johnson and Borden (2012) found similar results when comparing a MTurk sample and a traditional laboratory based sample. The purpose of this study was to identify a way to increase student faculty research collaboration and concluded that MTurk provided a more than sufficient pathway to do so. The researchers found that MTurk showed comparable reliability and similar gender and ethnic composition than a typical laboratory setting. However, MTurk users showed to be approximately 10 years older and produced higher scores on a few trait/state measures.

To sum, the use of MTurk has become increasingly popular in psychological research, and more specifically in Industrial-Organizational research. If the correct precautions are used, MTurk can be a valuable, high-quality form of data collection.

Procedure

Design. The current study was approved by Clemson IRB and Indiana University-Purdue University Indianapolis IRB prior to survey distribution. Surveys were

administered to employed members of the MTurk website in two waves of data collection with a time lag of three months. The variables used for the current study were part of a larger study designed to assess income, workplace behaviors, and health. In Wave 1, employees were asked about their demographics (including income), flexibility, benefits, social capital and childcare. In Wave 2, employees were asked about their demographics, and work-family conflict. The longitudinal nature of the data allowed for stronger causal inferences than cross-sectional data to be tested, and thus, income in Wave 1 through flexibility, benefits, childcare satisfaction, and social capital in Wave 1 was expected to predict work-family conflict in Wave 2.

Each survey was posted on the MTurk website and open to MTurk “workers.” In order to gain access to each survey, participants needed to be employed in the U.S. and needed an approval rating over 90%. When a participant is approved (or rejected), it affects their MTurk rating. Approval is given once a survey is successfully completed. Rejection occurs if a participant does not successfully complete the survey. Thus, for my survey only participants who had successfully been approved for 90% of the previous surveys they have completed will have access to my survey.

Once a participant gained access to the survey, they answered several questions pertaining to the workplace and their behaviors. Within these measures, there were four attention items. If a participant failed any of the attention items, they were prompted to either start the survey from the beginning or to end the survey at that time and not receive compensation. After successful completion of the survey, participants were messaged a link through the MTurk website containing the directions for Wave 2. Wave 2 had similar

questions to Wave 1 and consisted of attention items as well. Based on the characteristics of MTurk workers, using the MTurk website allowed me to oversample low-income workers while still collecting data on a wide range of income levels.

Compensation. Participants who completed Wave 1 surveys received \$4. Similarly, participants who completed Wave 2 surveys received \$4.

Measures

The measures used in the present study are described below. The full list of measures used in this study can be found in Appendices A-F.

Income. Participants responded to one open-ended item designed to measure their household income (Brief et al., 1997). Participants were asked to “please respond with the most accurate estimate of your income in dollars.” The item was “Adding up the income from all sources, roughly what is the monthly income (in US dollars) after taxes of your household including your income, the wages of everyone else in the family who works and income from any other source?”

Adjusted Income. Income was adjusted for family size and cost of living. For family size, income was expressed as a percentage of the federal poverty guideline by size. For further interpretation of this adjustment, see Table 1 (U.S. Department of Health and Human Services, 2014).

Cost of living was interpreted based on a participant’s zip code (Aten, Figueroa, & Martin, 2012). For example, the baseline was 1, which represented the median cost of living for a particular zip code, and then the zip code in question was given a number either above or below the baseline that represented the cost of living in that area.

The family size and cost of living adjustments were made at the same time. More specifically, the family size and cost of living indexes were multiplied together to obtain, what I will term a person's "economic burden." Thus, a person with a higher family size and a higher cost of living will have a high economic burden. Alternatively, a person with a low family size and a low cost of living will have a lower "economic burden."

The process by which adjusted income was calculated as follows. Cost of living was determined based on the regional price parity (RPP) index calculated by the Bureau of Economic Analysis (www.bea.gov). The RPPs are "spatial price indexes that measure price level differences across regions for one time period" (Aten et al., 2012, p. 299). The RPPs are composed of statistics from the Bureau of Labor Statistics Consumer Price Index, Consumer Expenditure Survey, and the Census Bureau's American Community Survey. The Consumer Price Index contributes the prices of hundreds of items that range from women's footwear to gasoline in urban and metropolitan areas and the Consumer Expenditure Survey contributes weights for the prices of goods and services in several counties. The Census Bureau's American Community Survey contributes the price of rent from all counties in the United States. RPPs act similar to cost of living in that, RPPs compare the average price level of an area with the national price level for all areas. The national average price level is set at 100, and so an area's RPP is expressed as a percentage of the national average. For my purposes, RPP was expressed through regions defined as metropolitan statistical areas (MSA) and the baseline of 100 was converted to a baseline of 1 for easier interpretation.

In order to express the RPP of each MSA several steps were followed. Initially, zip code data was collected from all participants in Wave 1 of the data collection. Each zip code was then converted into its assigned MSA using the Bureau of Labor statistics worker's compensation database. An Excel macro was written in order to convert 43,000+ zip codes into their pre-determined MSA, of which there was a total number of 427 possible MSAs. The macro then assigned the participant zip code responses to the expected MSA. In my sample, there was a total of 286 unique MSAs represented. Since there was nearly 300 MSAs represented in my sample, clusters were not an issue and thus, it was appropriate to analyze the data at the individual level. Following that conversion, the MSAs associated with the participant's responses were assigned to a regional price parity to represent the cost of living in the determined area. This was also completed using an Excel macro. If an MSA was not defined, or considered a non-metropolitan statistical area, the average RPP for that area was calculated as the average of two numbers: the overall average for all non-metropolitan statistical areas and the average of the state level RPP.

Family size was determined based on the participant's responses to the question "How many dependent children do you have in your household?" Based on the U.S. Department of Health and Human Services 2014 poverty guidelines, it was established that a person in a family size of 1 has a poverty guideline of \$11,670 and every additional person thereafter is \$4,060 increase in the poverty guideline. Because I used monthly income, the yearly poverty guideline needed to be divided by 12 to create a monthly poverty guideline. The monthly poverty guideline was calculated at \$338.33 per month

after an initial value of \$972.50, which accounted for one person. Because the 972.50 accounted for one person to start, the monthly value of 338.33 was multiplied by the family size minus 1. Thus, the monthly poverty guideline (\$338.33) was multiplied by one number less than the number of persons living in the participant's household and added to the initial value (\$972.50). This conversion enabled me to demonstrate how an income of 100K or 20K mean different things depending on family size.

Once family size and cost of living were calculated, the reported monthly income was divided by the participants "economic burden," or a product of their family size (minus 1) and cost of living. Because the two variables are being multiplied to obtain an understanding of the participant's economic burden, they are being entered into the equation at the same time, avoiding an order of equations issue.

An example of a household with three people who had a combined monthly salary of \$5,417 and a cost of living index of 0.945 is below:

- (1) First, it was necessary to convert the monthly poverty guideline to represent a household of three:

$$\text{Note: Family size} - 1 \rightarrow 3 - 1 = 2$$

$$972.50 + (338.33 \times 2) = 1,649.16$$

- (2) Following that, a denominator representing the participant's "economic burden" was calculated using family size given the poverty guideline and cost of living:

$$(1,649.16 \times 0.945) = 1,558.46$$

(3) Lastly, the provided income was divided by the participant's "economic burden":

$$\$5,417 / 1,558.46 = 3.48$$

In sum, this number represents the adjusted household income of the participant based on their family size and cost of living. To interpret the adjusted income variable, it is considered a value relative to the other participants in the study. For instance, a person with an adjusted income value of 3.48 has a higher adjusted income than someone with a value of 1.92 and a lower adjusted income than someone with a 4.48. The range of the adjusted income variable was 0-8.45 with a mean value of 2.54. Thus, the same participant with an adjusted income value of 3.48 is considered above the mean, or higher income, in this dataset.

To explain the differences further, I have compared two participants who have similar start values (i.e., reported income) and show the differences once adjustment is taken into account. Case number 99 reported a raw monthly income of \$3,300, as did case number 130. However, case number 99 reported having five family members and a cost of living of .984. Alternatively, case number 130 reported two family members and a cost of living of .945. Thus, case number 99 had a higher "economic burden" which resulted in a lower adjusted income (see below) compared to case number 130.

Case Number 99:

$$\text{Economic burden} = ((972.50 + (338.33 \times 4)) \times (.984)) = 2,288.61$$

$$\text{Income} / \text{economic burden} = 3,300 / 2,288.61 = \mathbf{1.44}$$

Case Number 130:

$$\text{Economic burden} = ((972.50 + (338.33 \times 1)) \times (.945)) = 1,238.73$$

$$\text{Income / economic burden} = 3,300 / 1,238.73 = \mathbf{2.66}$$

In order to show consistency in the equation, I explain two cases that have the same starting value (i.e., reported income) and similar cost of living and family size. Case number 26 and case number 257 both reported a raw monthly income of \$3,300. Both participants also reported having one family member and a similar cost of living (99.7 and 99). The resulting adjusted income value for case number 26 was **3.40**, and for case number 257 the value was **3.43**.

To convey the adjusted income variable one final way would be to examine high and low starting values with similar characteristics to ensure that there is still fair discrimination between lower and higher income and that the adjustment isn't making too much of a modification to the reported value. Thus, I will explain case number 47 (reported income = \$7,069, family size = 3, cost of living = 92.5) and case number 439 (reported income = \$2,000, family size = 3, cost of living = 92.2). Given a higher reported income, case number 47 resulted in an adjusted income of **4.63**. This number is substantially higher than case number 439 which had an adjusted income of **1.32**.

Flexibility. Participants responded to four items designed to measure their flexibility at work. Flextime and flexplace are the two most common forms of flexibility found in today's workplace and thus, two questions were adapted to address each form of flexibility (Allen, 2001; Hyland, 2000). Participants were asked to "please indicate your

level of agreement or disagreement with each of the following statements.” Participants were asked if they could choose when/where they work and also, if they could change when/where they work (Anderson, 2002). Ratings were made on a 7-point Likert scale ranging from strongly disagree (1) to strongly agree (7). Higher scores on this scale indicated higher perceived flexibility. An example of an item was “I have the freedom to choose the location where I complete my work (e.g., home, office).” The reliability of the flexibility scale was .90.

Benefits. Benefits were measured using a scale developed for the purposes of this study. Insurance and leave time were assessed. Participants were asked to “check all that apply.” Responses were “myself,” “spouse,” “children.” A sample item for an insurance questions was “who in your immediate family has health insurance coverage?” A sample item for leave time was “who in your immediate family has paid sick leave?” The items were added together to reflect a summed value. A reliability analyses (Cronbach’s alpha) was not performed for benefits because benefits was treated as a formative variable and thus, combined to reflect an observed variable for analyses. The alpha coefficient is not appropriate to use when describing formative variables because there is no reason to expect or requirement for the indicators to be correlated (Edwards, 2010).

Childcare Satisfaction. Participants responded to six items designed to measure their satisfaction with their child(ren)’s childcare. Items were revised to reflect the four dimensions developed by Poms et al. (2009). Participants were asked to “please rate your level of satisfaction with the following items.” Ratings were on a 7-point satisfaction scale ranging from very unsatisfied (1) to very satisfied (7) or not applicable (8). Higher

scores on this scale indicated higher levels of satisfaction with their child(ren)'s childcare situation. A sample item was "How satisfied are you with the dependability of your child's caregiver?" The reliability of the childcare scale was .87.

Social Capital. A subset of the scale, 20 items, developed by Onyx et al. (2000) was used to measure social capital. Items were chosen based on the definition of social capital for the purposes of this study. Participants were asked to "please respond yes or no." Ratings were on a dichotomous yes/no scale that reflected whether or not the participant took part in the activity in question. A sample item was "can you get help from friends when you need it?" The items were added together to reflect a summed value. A reliability analyses (Cronbach's alpha) was not performed for social capital because social capital was treated as a formative variable and thus, combined to reflect an observed variable for analyses. The alpha coefficient is not appropriate to use when describing formative variables because there is no reason to expect or requirement for the indicators to be correlated (Edwards, 2010).

Work-Family Conflict. A commonly used 9-item scale developed by Carlson et al. (2000) was used to measure participants' perceived work-family conflict. All three forms of work-family conflict were assessed: behavior, time, strain. Participants were asked to "Please rate the degree to which you feel that you experience conflict represented in each of the items. Note: "Family" can be defined as persons related by biological ties, marriage, social custom or adoption, including both immediate and extended family members (e.g., spouse, parent, child, sibling, in-law, and so forth)." Ratings were on a 7-point Likert scale ranging from strongly disagree (1) to strongly agree (7). Higher scores

indicated higher levels of conflict between one's work and family lives. An example of an item used was "I have to miss family activities due to the amount of time I must spend on work responsibilities." The reliability of the time-based WFC scale was .93, the reliability of the strain-based WFC scale was .92, and the reliability of the behavior-based conflict scale was .85. The overall Cronbach's alpha for the work-family conflict scale was .91.

CHAPTER EIGHT

RESULTS

Data Screening

To ensure good quality data in this study, the MTurk data used was examined for outliers, consistency within results, people who took an abnormally low (or high) amount of time to complete the survey, or failed an attention check item.

The underlying statistical assumptions were checked to ensure they are suitable. In order to test the assumption of normality, Shapiro-Wilk's statistic and the q-q plots were examined. Unstandardized residuals and predicted values were used to create a scatter plot, which was then used to check for any violation of homoscedasticity. To be more specific, the spread of the residuals around the regression line was used to determine if the residuals were evenly distributed across the predicted values. A scatter plot and skewness results were also examined to determine normality. The income variable was positively skewed, however after removing seven cases that had standardized residual z -score values greater than 3.30, the income variable was sufficient to use without applying a transformation. Removal of the seven cases resulted in a skewness value decrease from 2.35 to 1.12. Byrne (2006) reports a z -score value over 3 provides evidence for removal. In my dataset a clear jump between numbers was found at a value of 3.30 and thus, taking into account both a skewness cutoff value of 3.30 was used (see Graphs 1 & 2).

The data were screened for outliers. Outliers were examined by comparing studentized residuals, Mahalanobis distance, and Cook's D in SPSS, in addition to

examining the kurtosis output in EQS. The EQS kurtosis output suggested that there was one outlier in the dataset. Case number 33 was removed resulting in a reduction in kurtosis from 36.73 to 34.65. Although this value may still represent a skewed distribution, there were no additional cases that provided convincing evidence that they should be removed from analyses. The skewed distribution will be addressed by using robust statistics (discussed later).

I used EM imputation to input any missing data for cases that had more than half of the responses for each scale. For instance, for the flexibility scale there were four items so as long as two items were answered, the EM imputation was run for that case. There was one case in the full sample that did not have more than half the responses for flexibility and thus, case number 117 was deleted from analyses prior to the imputation. However, the EM imputation results reported no additional cases that had missing data and thus, imputation was not necessary.

There were 606 matched cases from Wave 1 and Wave 2. As mentioned, seven cases were removed due to skewness results for the income variable and one case was removed due to kurtosis. Moreover, one case did not have sufficient data for imputation. Thus, the sample resulted in 597 participants, 99 percent of the original sample.

Researchers have argued the difficulty in conceptualizing the imputing of a variable like income. Although statistically possible, I chose not to impute data for the income variable due to skepticism and controversy of the procedure. Thus, 36 cases were skipped due to not having data for the income variable. This resulted in a final sample size of 561, 93 percent of the original sample.

Descriptives/Correlations

In the final sample, all participants were employed, 80.0 percent of which were employed full-time and 74.0 percent of which held only one job. Fifty seven percent of the sample was single, followed by 42.6 percent married. Fifty seven percent of the sample was female and 42.6 percent of the sample was male. The age of participants ranged between 18 and 71, with an average age of 36.31. In comparison to the Wave 1 only sample, consisting of 1549 participants, the final sample was similar in all descriptive values (75.9% employed FT, 74.3% 1 job, 52% married, 55.5% female, 33.5 average age) except marital status where the response “married” was more common than “single” (however, in both cases single and married remained the top two responses). Given this, attrition is not an issue in the dataset. Descriptive statistics are listed in Table 2. Participant characteristics are listed in Table 3.

Correlations were run between household income (raw), household income adjusted for cost of living and family size, the mediators, and work-family conflict (Table 4.1; Table 4.2). It was interesting to note the correlation between raw household income and adjusted income. A correlation of .88 reflects that the two values are distinct and represent variation in the variable. Further, correlation analyses reported that benefits for all, including self, spouse, and children and insurance for the self were not significant with the outcome variable and were thus removed from any further analyses.

Data Analyses

EQS data analyses software was used for all statistical analyses. Hypotheses 1, 2a, 2b, 3a, 3b, 4a, 4b, 5a, and 5b were tested in EQS and assessed with measurement

equation results. Hypotheses 2c, 3c, 4c, and 5c were calculated using the Sobel approach (Preacher & Hayes, 2004). All mediators were entered into the same model in order to account for the other mediators when testing the effect of the specified mediator, except childcare satisfaction. Childcare satisfaction (Hypothesis 4) was part of a reduced model which only examined workers who had childcare responsibilities, resulting in a smaller sample size. The Sobel test was used to quantify the indirect effect by testing the product of the *a* path and the *b* path. The indirect path was examined by looking at the product of the *a* path (relationship between independent variable and mediating variable) and the *b* path (relationship between mediating variable and dependent variable), controlling for the independent variable. The direct path was examined by looking at the *c* ' path which is the direct link between the independent variable and the dependent variable.

Robust statistics were examined rather than the Maximum Likelihood statistics due to the non-normality of the sample producing the Satorra-Bentler ($S-B\chi^2$) chi-square and the robust standard errors. The robust statistics procedure is becoming a common procedure in psychological research due to its suitability to analyze subjective research topics (Erceg-Hurn & Mirosevich, 2008). The robust statistics have been shown to perform better than the uncorrected statistics – the Satorra-Bentler chi-square has been shown to more closely resemble the correct chi-square and the standard errors in large samples regardless of the distributional assumptions being incorrect.

Byrne (2006) suggests using CFI rather than the Normed Fit Index (NFI) because CFI takes into account sample size and is thus, a better indicator of fit between the hypothesized model and the independence model. Byrne (2006) also notes that the

advised cutoff for the CFI is .95. As the RMSEA gains support among researchers, it is recognized as one of the most informative criteria used in structural equation modeling. The RMSEA is sensitive to degrees of freedom in the model and provides information based on the discrepancy between the model (with unknown but optimal parameters) and the population covariance matrix (if it were available). Byrne (2006) reports that values less than .05 are indicators of good fit, however values as high as .08 are sufficient.

Measurement Model Goodness of Fit Indices

The results presented below are listed in Table 5. A measurement model was tested prior to testing a structural model for both models. The measurement model for the full sample included flexibility as a latent variable, and leave and social capital as observed variables. In the reduced model, childcare satisfaction was treated as a latent variable. For both models, work-family conflict time, work-family conflict strain, and work-family conflict behavior were treated as latent variables whereas adjusted income was treated as an observed variable. As noted, work-family conflict was examined as three separate outcomes using the subsets of the scale proposed by Carlson et al. (2000) – strain, time, behavior.

The goodness of fit statistics are reported from the measurement model. In the full sample, the pre-adjusted Satorra-Bentler chi-square was 271.56, $p < .001$, based on 86 degrees of freedom. The comparative fit index (CFI) was reported at .96 and the root mean square error approximation (RMSEA) was reported at .06. The Lagrange Multiplier test (LM) results indicated covariances that were not initially described in the model. Two items within the flexibility scale demonstrated the need to be correlated due to

similarities in the variables. The items were “I have the freedom to choose the location where I complete my work (e.g. home, office, etc)” and “I have the freedom to change the location where I conduct my work each day due to my personal preferences/needs.” Although the fit was good prior to covarying the indicators, the adjustment made to the full model resulted in a large improvement in the chi-square. The post-adjustment Satorra-Bentler chi-square for the full model was 128.94, $p < .001$, based on 85 degrees of freedom. The comparative fit index (CFI) is reported at .99 and the root mean square error approximation (RMSEA) is reported at .03. In the reduced sample, the Satorra-Bentler chi-square was 180.53, $p < .001$, based on 95 degrees of freedom. The CFI was .93 and the RMSEA was .08. There was no indication of large improvements based on the LM test and thus, the reduced model was not adjusted further. Overall, the models revealed excellent to good fit, respectively.

Structural Model Measurement Equation Analyses

The unstandardized and standardized results can be found in Figure 2.1. Figure 2.2 (only significant findings) and Figure 2.3. The EQS output provides measurement equation results indicating the relationship between the predictor and the outcome, similar to a regression analysis.

Full model. Hypothesis 1 proposed a negative relationship between income and work-family conflict. Results showed that adjusted income was not related to any of the work-family conflict scales, indicating that adjusted income alone is not related to work-family conflict. Hypothesis 1 was not supported.

Hypotheses 2a, 3a, and 5a proposed a positive effect between the mediators and all three forms of work-family conflict. Hypothesis 2a specifically tested the relationship between benefits (as noted earlier, only leave for the self was examined for analyses) and work-family conflict. The results revealed leave (self) was related to work-family conflict strain ($B = -.07$, $SE = .04$, $p < .05$), but not related to work-family conflict time ($B = -.07$, $SE = .03$, ns) or behavior ($B = -.02$, $SE = .03$, ns). Hypothesis 2a supports a relationship between leave for the self and work-family conflict only for one of the three forms of work-family conflict. Hypothesis 2a was partially supported.

Hypothesis 3a proposed a positive relationship between flexibility and work-family conflict. The results showed a significant relationship between flexibility and all three forms of work-family conflict – time ($B = -.10$, $SE = .04$, $p < .05$), strain ($B = -.13$, $SE = .05$, $p < .05$), behavior ($B = -.07$, $SE = .04$, $p < .05$). Hypothesis 3a provides evidence of the inverse relationship between flexibility and all forms of work-family conflict. Hypothesis 3a was supported.

Hypothesis 5a tested the relationship between social capital and work-family conflict. A significant positive relationship was found between social capital and work-family conflict strain ($B = -.09$, $SE = .02$, $p < .05$) and work-family conflict behavior ($B = -.05$, $SE = .02$, $p < .05$), but not work-family conflict time ($B = -.05$, $SE = .01$, ns). Hypothesis 5a supports that social capital is related to work-family conflict only for certain forms of the construct. Thus, hypothesis 5a is partially supported.

Hypotheses 2b, 3b, and 5b proposed a negative relationship between income and the mediators. Adjusted income was related to all mediators in the full model. More

specifically, Hypothesis 2b proposed a negative relationship between adjusted income and benefits (as noted earlier, only leave for the self was examined for analyses). The results revealed a significant negative relationship between adjusted income and leave (self) ($B=.26$, $SE=.08$, $p < .05$). Hypothesis 2b supports the positive relationship between income and benefits, as income increases so does an employee's benefits. Hypothesis 2b was partially supported.

Hypothesis 3b predicted a negative relationship between adjusted income and flexibility. The results showed a significant relationship between the two variables ($B=.17$, $SE=.06$, $p < .05$). Hypothesis 3b provided evidence that income and flexibility are positively related, in that, as income increases, one's access to flexibility increases as well. Hypothesis 3b was supported.

Hypothesis 5b anticipated a negative relationship between adjusted income and social capital. The results revealed adjusted income was related to social capital ($B=.56$, $SE=.15$, $p < .05$). Hypothesis 5a provides support that as income increases, social capital also increases. Hypothesis 5b was supported.

Reduced Model. The reduced model tested Hypothesis 4. Hypothesis 4a tested the positive relationship between childcare satisfaction and work-family conflict. Childcare satisfaction was not related to time ($B=.09$, $SE=.15$, *ns*), strain ($B=.23$, $SE=.13$, *ns*), or behavior-based work-family conflict ($B=.10$, $SE=.10$, *ns*). Hypothesis 4a was not supported.

Hypothesis 4b tested the negative relationship between adjusted income and childcare satisfaction in the reduced model and found no significant relationship ($B=-.10$, $SE=.08$, ns). Hypothesis 4b was not supported.

Mediation Analyses

The results of the indirect effects are shown in Table 6. The results of the omnibus test are shown in Figure 4. Sobel analyses (Preacher & Hayes, 2004) were used to test the individual hypotheses for the mediation effects.

Full model. Hypothesis 2c tested the indirect effects between adjusted income and work-family conflict with benefits as the mediator. Results revealed that the negative indirect effect was not significant for any of the three forms of work-family conflict. Hypothesis 2c was not supported. However, the mediating effect for work-family conflict time ($B=-.02$, $SE=.01$, $p < .10$) and work-family conflict strain ($B=-.02$, $SE=.01$, $p < .10$) were both marginally significant.

Hypothesis 3c examined the mediating effect of adjusted income on work-family conflict with flexibility as the mediator. Similarly, the negative indirect effects for flexibility were not significant for any of the three subscales of work-family conflict. Hypothesis 3c was not supported. However, the indirect effects for work-family conflict time ($B=-.02$, $SE=.01$, $p < .10$), strain ($B=-.02$, $SE=.01$, $p < .10$), and behavior ($B=-.01$, $SE=.01$, $p < .10$) were all marginally significant.

Hypothesis 5c tested the indirect effect between adjusted income and work-family conflict with social capital as the mediator. The negative indirect effects for work-family conflict strain ($B=-.03$, $SE=.01$, $p < .05$) and behavior ($B=-.03$, $SE=.01$, $p < .05$) were

significant, but work-family conflict time was insignificant ($B=-.01$, $SE=.01$, ns). The results suggest that social capital was found to be the strongest mediator in the model. Hypothesis 5c was partially supported.

The omnibus test, the pooled indirect effect between all three mediators, was also tested. The omnibus test of mediation for work-family conflict time was significant ($B=-.04$, $SE=.02$, $p < .05$). The omnibus test for work-family conflict strain was significant ($B=-.07$, $SE=.02$, $p < .05$). The omnibus test for work-family conflict behavior was significant ($B=-.04$, $SE=.02$, $p < .05$). The results suggest that although not all mediators were significant with the outcome variables, the marginally significant results pooled together resulted in a significant effect. Thus, you may need more than one mediator to get an effect.

Reduced Model. Hypothesis 4c tested the indirect effects between adjusted income and work-family conflict. The results of the mediation analysis for childcare satisfaction revealed insignificant results for the relationships between adjusted income and work-family conflict time ($B=-.01$, $SE=.02$, ns), strain ($B=-.02$, $SE=.02$, ns), or behavior ($B=-.01$, $SE=.01$, ns). Thus, Hypothesis 4c was not supported.

CHAPTER NINE

DISCUSSION

Discussion of Findings

Given the current state of the economy coupled with the changing nature of the workplace, the study of income and its effect on a person's work and family, is particularly relevant today. In order to address the impact of income on perceptions of work-family conflict, the mechanisms by which the two constructs intertwine must be understood. The goals of the current study included testing the mediators that may impact the effect of income on work-family conflict, assessing a wide range of income levels with a focus on low-income workers, and approaching the income – work-family conflict relationship with a revised definition of income.

This study evaluated the mediating effects of flexibility, benefits, childcare satisfaction, and social capital on the relationship between income and work-family conflict. Overall, the results suggested that higher income individuals do in fact have more resources to cope with the negative effects of work-family conflict compared to low income individuals. The omnibus test for the full sample reported significant mediating effects for all three aspects of work-family conflict (time, strain, behavior). This finding supported that income influences work-family conflict through mediating mechanisms. Thus, higher income individuals tend to receive support, possibly in the form of leave time, flexibility, or social capital that helps them to cope with managing their work and family lives. Alternatively, low-income individuals did not perceive to have the resources to cope or be able to utilize them in the same way.

However, the results of the individual mediations were not significant for two of the three proposed mediators in the full sample (Hypotheses 2c, 3c, 5c). These mediation results are interesting because they reveal a more in depth examination of the variables and their relationship with work-family conflict, in addition to contradicting the results when compared to the omnibus test. One reason the overall mediation effect was significant while individual mediation test would not be is that one resource alone may not be sufficient to buffer the negative effects of work-family conflict. The combined effect produced by taking into account all three resources, rather than one resource alone, resulted in a significant effect and thus, a person may need to have a combination of resources to cope with work-family conflict before the effects of interference are lessened.

It is important to note that childcare satisfaction was not significant for the indirect effect, nor did income have an effect on childcare satisfaction. The results here indicate that childcare satisfaction might not be the right resource for alleviating work-family conflict, however, additional studies should continue to examine the effects of childcare satisfaction in relation to income and work-family conflict. A possible explanation for the lack of significance compared to the full model is that the sample size for childcare was significantly reduced to approximately a quarter of the original sample. An alternative approach would be to evaluate childcare satisfaction in reference to family-work conflict rather than work-family conflict due to childcare responsibilities stemming from the family role. Additionally, there may be gender differences in the

childcare satisfaction variable and thus, the moderating effect of gender should be examined in future studies.

In support of my hypotheses (2b, 3b, 5b) income was shown to be related to flexibility, social capital, and leave (self) suggesting that a higher income status is more likely to provide additional resources to individuals. Hypotheses 2a, 3a, and 5a were partially supported, suggesting that the additional resources noted will have an effect on work-family conflict *under certain circumstances* (possibly for only one or two subsets of work-family conflict rather than the combination of time, strain and behavior work-family conflict as a whole).

More specifically, adjusted income was related to leave (Hypothesis 2b) suggesting that as income increases, so does an employee's benefits. This supports the findings of prior researchers who agree that low-income workers are disproportionately disadvantaged when it comes to access to leave (Waldforgerl, 2006; Williams & Boushey, 2010). Further, leave was found to be related to work-family conflict strain (Hypothesis 2a), suggesting that administering leave time to employees will help to improve their work-family conflict, minimally for strain-based conflict. This finding contributes to the literature given that there are relatively few studies that have examined benefits in relation to work-family conflict.

Furthermore, adjusted income had a relationship with flexibility (Hypothesis 3b) suggesting that as income increases, an employee's access to flexibility does as well. Although the literature emphasizes the need for flexibility at all levels of the income spectrum (Swanberg, 2005; Swanberg et al., 2013), the results suggest that higher income

workers are still reporting more flexibility. The further findings regarding flexibility provide evidence that flexibility is related to work-family conflict for all subsets of work-family conflict (Hypothesis 3a). This is interesting given that flexibility was the only mediator that held a relationship with all forms of work-family conflict. The results echo prior findings that report the use of flexible schedules to cope with the incompatibility of work and family lives (Swanberg, 2013).

Lastly, adjusted income was related to social capital as well (Hypothesis 5b), supporting the hypothesis that social capital is a resource more often enjoyed by higher income employees. Prior research has deemed this relationship mixed however, the findings support that higher income individuals tend to experience more social capital. As stated, this may be due to having higher quality networks both at work and at home. Social capital was also found to be related to strain-based work-family conflict and behavior-based work-family conflict (Hypothesis 5a). This suggests that social capital can help to reduce a person's perception of interference between work and family lives but may be more specific to alleviating strain and behavior interference. The relationship between social capital and work-family conflict is not well-established but the findings are in congruence with those of Ciabattari (2007).

Moreover, the results provide insight that the subset of work-family conflict being referenced (i.e., time, strain, behavior) can considerably alter the results. In other words, the predictors of work-family conflict or the mediators that influence work-family conflict may differ depending on whether time, strain, or behavior work-family conflict is being examined. Each subset of work-family conflict represents a distinct dimension of a

person's perception and thus, should be examined separately rather than as one construct. The results depict significant relationships between the mediators and work-family conflict for only *some* of the relationships. For instance, leave is related to work-family conflict only for work-family conflict strain but not work-family conflict time or behavior. Thus, leave may help to alleviate the negative effects of strain by allowing an employee to take a sick day when a child is sick, resulting in less stress for finding a babysitter but leave may not be sufficient to alleviate time constraints for an employee or change the way a person acts when at home and at work. The same is true for the indirect effects where social capital is a significant mediator for strain and behavior but not time. Therefore, social capital may serve as a resource for higher-income individuals by providing a form of support to alleviate strain or shape the way a person behaves given the people around them and the tasks they contribute to, but is not capable of changing the time an individual spends at work.

One important note includes flexibility having two components – when and where a person works. The goodness of fit indices indicated substantial support that where a person works and when a person works are clearly representing two different ideas, and possibly two different constructs entirely. This provides further support for the previously established criteria of flexplace and flextime being separate constructs. Although examination of the differences and similarities between flextime and flexplace were beyond the scope of this paper, it is an important distinction that should be recognized in the future.

Strengths and Limitations

The sample characteristics provided both positive and negative contributions to the current study. The use of a Mechanical Turk (MTurk) sample may be viewed by some as limited, especially given the novelty of crowdsourcing website data collection. Specific concerns include absence of organization specifics, generalizability, and lack of high quality data.

In agreement with those who may believe this, MTurk workers do not necessarily provide the hierarchy achieved by examining an established organization, nor do MTurk workers provide organization specific information. However, for my purposes, organization specific information was not pertinent to my study. It was more important to gather information from a range of income levels, rather than, for instance, gather manager/subordinate pairs. MTurk allowed for a range of income levels to be gathered, with a specific focus on low-income workers.

Generalizability is a second concern that may warrant hesitation by some for the use of MTurk data. As mentioned previously, MTurk data has been shown by prior researchers to be more diverse than alternative samples (Burhmester, 2011). The diversity of demographic information provides evidence that MTurk is suitable, if not preferable, to generalize to several workplaces. For example, a study that uses MTurk versus one that uses only one occupation for analyses will have larger variation in income, demographics, and work experiences to contribute to a complete picture thus, allowing the results to lend themselves nicely to several didn't occupations and occupation levels. To note, MTurk workers provided raw income levels ranging from \$600/month to

\$17,000/month (mean = \$3903) in my sample. The income levels were largely more spread out than a typical one-job examination of low-income work allowing for the comparison of income levels to be examined.

The concern regarding lack of high quality data has been studied previously by other researchers and been shown to be equivalent if not better than alternative samples (Burhmester, 2011; Johnson & Borden, 2012). However, quality data is always a concern with a relatively new approach to data collection and so, I took several steps to ensure high quality data. More specifically, the MTurk data used was examined for outliers, consistency within results, people who took an abnormally low (or high) amount of time to complete the survey, or failed an attention check item.

Thus, in contrast to those who may view MTurk data negatively, research has begun to establish the credibility of MTurk workers and the reliability of their data (Buhrmester et al., 2011; Paolacci & Chandler, 2014). Additionally, past studies have demonstrated that MTurk samples do not show large discrepancies between other samples (e.g., college students) in results or demographics.

The sample characteristics were similar to expectations, in that, men and women participated at similar rates, single and married were the top two marital status responses, the majority of the sample was employed full-time, with mainly one job, and the average age was 36, or middle-aged. For the purposes of my study, these sample characteristics were appropriate.

A clear strength of this study was the sample size of over 600 participants. This allowed for data analyses to be run without any limitation to the kind of analyses and

allowed for all effects to be clearly obtained. However a possible limitation was the sample size in the reduced model of approximately 150 for employees with childcare responsibilities. Weston (2006) recommends a sample size of 200 for Structural Equation Modeling, however notes that a less complex model (a model with fewer parameters) can have less. Thus, the sample size was not ideal but still sufficient. Furthermore, the reduced sample may have hindered the analyses by disallowing all mediators to be run in the same model. In this case, childcare satisfaction was not able to contribute to the pooled effect nor was the childcare variable able to have its variance taken into account in the full model.

An additional limitation related to the childcare variable was the very high mean for childcare satisfaction. It seems, the participants in the study were very pleased with their childcare and thus, it did not have an effect on work-family conflict. A possible reason for this would be that relatives are providing the care, given the low-income nature of the sample. Similarly, the range of childcare satisfaction is small (), possibly restricting the range and putting a constraint on the variance of the results. As noted previously, childcare satisfaction may be related to family-work conflict, rather than work-family conflict.

An additional strength of this study was the prospective design, in conjunction with the mediating mechanisms. This context aids in offering stronger causal inferences than a cross-sectional design would. This helps to answer the questions of *how* and *why* participants perceive their situation the way that they do and reduces concern about method variance effects. Additionally, people in the sample may have already taken steps

to adapt/cope with low-income, thus, the need for longitudinal research is highlighted and attained in this sample.

Due to the difficulty of evaluating both reflective and formative factors in the same model, the formative factors (leave and social capital) were treated as observed variables calculated from the sum of all items. This may have limited the study due to not fully capturing the variables, or the relationships formed between the factors and their items. In other words, the study may be limited because social capital and leave, as observed variables, had both error and true score variance in the variable whereas a latent variable only has true score variance. Although observed versus latent variables may have changed the results to some extent by producing different effects based on the variance, the use of formative factors will, in most cases, increase effect sizes. This means that if I were to use formative factors rather than observed variables, the effect sizes would more than likely increase producing more effects that were significant rather than less. Thus, the established results here would very well remain the same but the possibility of increasing the significant effects may occur which would only help the study, not hurt it.

Subjective income, or economic stress, was not included in the model and given the extensive literature on the differences between and need to include both objective and subjective income to fully understand a person's economic circumstance, this may have changed or limited the results. For instance, if debt and expenditures were included, a person's income may have been perceived differently if they had large amounts of student loans or credit card debt disallowing them to spend their income on necessary

household costs. I did not include subjective income due to (1) the reevaluation of objective income, including family size and cost of living, and (2) the desire to show an effect between objective income and work-family conflict based on mediating effects rather than because of the incorporation of subjective income. Subjective income may be a plausible explanation as an additional link between objective income and work-family conflict and may prove to produce results beyond the context of this paper.

Along the same lines, a limitation of measuring income is the possibility that people may adapt their expectations to their income levels. Thus, individuals may come to terms with their work-family situation given that they are forced to work to maintain a basic level of needs for themselves and their families.

A final limitation was the use of self-report data collection. Self-report can have a tendency towards bias or fatigue producing data that may be incorrect. Given the personal nature of the questions, it is possible that participants may have felt the need to alter their responses to fit social expectation or personal ideals. Self-report is particularly important in the income question, where a person may have entered the incorrect amount of money, or may have reported their income on a scale other than monthly. In order to verify the income in my sample, income was compared between Wave 1 and Wave 2 to ensure similarity (if similarly didn't exist, the participant's income was removed).

Implications for Theory

Conservation of Resources (COR) (Hobfoll, 1989) theory was used as the basic framework for the current study. The findings suggested that COR is a plausible explanatory mechanism to explain the relationship between income and work-family

conflict through the use of mediators. Further, the results provided support for the application of COR theory to the study of income. Income represents a resource if a person has a higher income, or stressor if a person has a lower income. Leave, social capital, and flexibility all represent resources that are at an employee's disposal, more often for higher income individuals. Findings indicated that a lack of income, or the associated resources, will lead to higher levels of work-family conflict.

The implications of these findings can be valuable, in that, the presence of resources is important for stress prevention. The findings can inform work-family interventions or efforts to manage employee's work and family lives implemented by employers. Future studies should consider the roles of COR theory in income studies with a stress-related outcome.

Implications for Research

As noted, the relationship between income and work-family conflict is relatively understudied. The research that has been done has had mixed results and small correlations. One reason for these effects may be the use of solely objective income, or as mentioned, the possibility that people adjust their expectations in their family roles given their income level or dependency on work. This study has contributed to the literature by identifying the mechanisms by which income influences work-family conflict. Thus, researchers should note that although several studies have examined income in relation to work-family conflict and found no significant results, or mixed results (Byron, 2006), the relationship between income and work-family conflict can be evaluated with the use of mediators. Future research should continue to use these mediators when addressing the

relationship between income and work-family conflict. Further, moderators of the model in this study, specifically moderators of the income – work-family conflict relationship should be examined. In addition, though, moderators should also be examined in the income and work-family conflict with no mediators taken into account. It is possible that moderators may be sufficient to explain the relationship between income and work-family conflict, independent of mediators. More specifically, future research should consider adding family supportive supervisor behaviors (FSSB) into the model in this paper. Supervisor support has been shown to hold a relationship with both income and work-family conflict (Hammer et al., 2008). FSSB may identify additional variance above and beyond the current model and thus, future studies should consider the role of FSSB and other similar potential mediators/moderators on the relationship between income and work-family conflict.

Similar to previous research, income did not have an effect on work-family conflict even when it was adjusted for family size and cost of living. One explanation for this finding may be that employers adjust wages based on cost-of-living so the further adjustment might matter less, however, family size may remain an important adjustment. Although non-significant with work family conflict, researchers should continue to evaluate and examine the effects of adjusted income compared to raw income. The comparison between adjusted and raw income may give different results depending on the outcome being studied. In other studies, an examination of the differences between adjusted and raw income may prove to change our interpretation of income and provide a basis for objective income being a better predictor than raw income if adjusted correctly.

Given that income adjustment is a new approach, the value of income adjustment should be better established. A direct comparison between raw income and adjusted income was beyond the scope of this paper, however, correlations demonstrate that raw income and adjusted income are distinct variables that may produce varying results. Thus, it seems the adjustment was beneficial in taking a first step to re-defining income. The next steps would be to consider additional/alternative factors that may influence income and incorporate them into the adjusted income conversion. Prior to settling on the adjusted income, defined by a person's "economic burden," the average adjusted income of cost of living and family size was also considered. This provided variation in the adjusted income variable, and provides evidence that the way adjusted income is calculated is pertinent to its interpretation.

Several of the studies conducted within the work-family literature have used upper-level, or white-collar participants. Although this gap has closed slightly over the past few years, this study has advanced the work-family literature by focusing on an understudied subset of individuals – low-income workers. Although this study focuses mainly on low-income workers, a range of income for participants was sought out and achieved which aided in the ability to compare the differences in work-family conflict relative to a person's income level. Researchers should continue to focus on low-income workers to establish a clear picture of their circumstances, similar to what has been done with upper-class employees.

As noted in the results section, a portion of the benefits variable was discarded due to a lack of correlation with the outcome variable. More specifically, leave including

spouse and insurance for self and when spouse and children are included were all thrown out. A plausible explanation for the lack of effects with insurance would be that insurance content is not necessarily calibrated to address work-family issues. For instance, leave can help with work-family issues by allowing an employee to take time off from work to care for a sick child. However, insurance does not exhibit direct effects in the same way. Additionally, the influence of Medicaid on insurance may have altered the results such that the use Medicaid as a substitution to benefits may result in a lack of effects. Medicaid is provided to persons (under 65) with incomes up to 133 percent of the federal poverty level. Thus, because this was a mainly low-income sample, it is plausible that a substantial number of participants used Medicaid as a replacement for benefits.

Alternatively, this may be due to an incorrect measurement of benefits. For example, I may have left out an important insurance benefit such as vision insurance, or included too many leave benefits that altered the results. For example, participants may have considered personal and vacation leave time to be the same thing and thus, only responded to one of the options. It is important that researchers identify the most important and pertinent benefits prior to examining them. The literature did not identify a clear set of benefits typically included for psychological research and thus, the establishment of such criteria is warranted for future research. Alternatively, instead of measuring strictly if an individual has/doesn't have a benefit, a more intensive approach may be to evaluate the use of benefits or the understanding of benefits.

Implications for Practice

The current study has provided valuable information to organizations especially due to the rising concern of work-family issues in the workforce today. As established in prior literature, and as can be seen in the current study, employees are facing interference between their work and family lives. In turn, employers are struggling to help their employees manage the inference and avoid conflict between the two domains. Results from this study indicated that there are approaches to helping employees alleviate their interference between work and family beyond simply increasing income.

As mentioned, income alone does not affect work-family conflict but rather the resources that higher income individuals enjoy produce an effect. This study identified strategies that are currently available to only a subset of employees, typically at the higher end of the income spectrum – flexibility, leave, social capital. This information provides managers with solutions for decreasing work-family conflict among all employees without having to alter income amounts. More specifically, the associations between added resources and work-family conflict suggest that organizations can take a preventative approach by providing resources to all employees, rather than only a subset of income workers the workforce. The presumption is that employees who are provided with the benefits of flexibility, leave, and social capital will be able to better manage the way work and family impede on one another. One approach to increasing an employee's social capital would be to host work events or get employees involved in a charity. In essence, the goal is that the additional resources will aid to alleviate some of the negative consequences of work-family conflict for low-income workers.

Although some benefits were shown to reduce perceptions of work-family conflict (e.g., leave), insurance (health, dental, and life insurance) was not related to perceptions of work-family conflict. Employers may be interested to know that leave is seemingly more important to employees than insurance. It is also important to note that after a baseline benefit package is established for the employee, the inclusion of one's spouse or children does not seem to have much of an effect on the conflicts between an employee's work and family lives.

Conclusions

Work-family conflict is a very real concern for employee's, particularly in today's economic climate and workforce that is grounded in lack of job security, 24/7 availability, and dual-earner couples. Research on work-family conflict has only scratched the surface, especially in terms of income-related concepts. In order to better understand the mechanisms by which income and work-family conflict share a relationship, this study sought to shed light on the mediating effects. Past research has demonstrated little to no effects between income and work-family conflict, however relatively little attention has been paid to discovering the reasons why or how the two constructs relate. This study brings us, as researchers, a few steps closer to determining the underlying assumptions associated with income and work-family conflict. I hope this study has provided a window to the mechanisms between income and work-family conflict and will lead future research to discuss and evaluate the topic to a further extent.

APPENDICES

Appendix A

Income Measure

1. Adding up the income from all sources, roughly what is the monthly income (in US dollars) after taxes of your household including your income, the wages of everyone else in the family who works and income from any other source?

Appendix B

Flexibility Measure

1. I have the freedom to choose my work schedule
2. I have the freedom to choose the location where I complete my work (e.g. home, office, etc)
3. I have the freedom to change the times that I begin and end each workday due to my personal preferences/needs
4. I have the freedom to change the location where I conduct my work each day due to my personal preferences/needs

Appendix C

Family Benefits Measure

1. Who in your immediate family has health insurance coverage
2. Who in your immediate family has dental insurance coverage
3. Who in your immediate family has life insurance coverage
4. Who in your immediate family has a pension program coverage
- 5. Who in your immediate family has paid disability leave**
- 6. Who in your immediate family has paid sick leave**
- 7. Who in your immediate family has paid parental leave**
- 8. Who in your immediate family has paid vacation leave**
- 9. Who in your immediate family has paid personal or dependent care leave**
- 10. Who in your immediate family has leave without pay**

Appendix D

Childcare Satisfaction Measure

1. How satisfied are you with the communication between you and your child's caregiver?
2. How satisfied are you with the dependability of your child's caregiver?
3. How satisfied are you with the attentiveness of your child's caregiver?
4. How satisfied are you with the affordability of your child's caregiver?
5. How satisfied are you with the convenience of your child's caregiver?

Appendix E

Social Capital Measure

1. Do you help out a local group as a volunteer?
2. Have you attended a local community event in the past 6 months (e.g., church fete, school concert, craft exhibition)?
3. Are you an active member of a local organization or club (e.g., sport, craft, social club)?
4. Are you on a management committee or organizing committee for any local group or organization?
5. In the past 3 years, have you ever joined a local community action to deal with an emergency?
6. In the past 3 years, have you ever taken part in a local community project or working bee?
7. Have you ever been part of a project to organize a new service in your area (e.g., youth club, scout hall, child care, recreation for disabled)?
8. Do you feel safe walking down your street after dark?
9. Do you agree that most people can be trusted?
10. If someone's car breaks down outside your house, do you invite them into your home to use the phone?
11. Does your area have a reputation for being a safe place?
12. Does your local community feel like home?
13. Can you get help from friends when you need it?
14. If you were caring for a child and needed to go out for a while, would you ask a neighbor for help?

15. Have you visited a neighbor in the past week?
16. When you go shopping in your local area are you likely to run into friends and acquaintances?
17. In the past 6 months, have you done a favor for a sick neighbor?
18. In the past week, how many phone conversations have you had with friends?
19. How many people did you talk to yesterday?
20. Over the weekend do you have lunch/dinner with other people outside your household?
21. Do you feel part of the local geographic community where you work?
22. Are your workmates also your friends?
23. Do you feel part of a team at work?

Appendix F

Work-family Conflict Measure

1. My work keeps me from my family activities more than I would like
2. The time I must devote to my job keeps me from participating equally in household responsibilities and activities
3. I have to miss family activities due to the amount of time I must spend on work responsibilities.
4. When I get home from work I am often too frazzled to participate in family activities/responsibilities.
5. I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.
6. Due to all the pressures at work, sometimes when I come home I am too stressed to do the things I enjoy.
7. The problem-solving behaviors I use in my job are not effective in resolving problems at home
8. Behavior that is effective and necessary for me at work would be counterproductive at home
9. The behaviors I perform that make me effective at work do not help me to be a better parent and spouse

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FIGURES

Figure 1.

Hypothesized two path mediation model

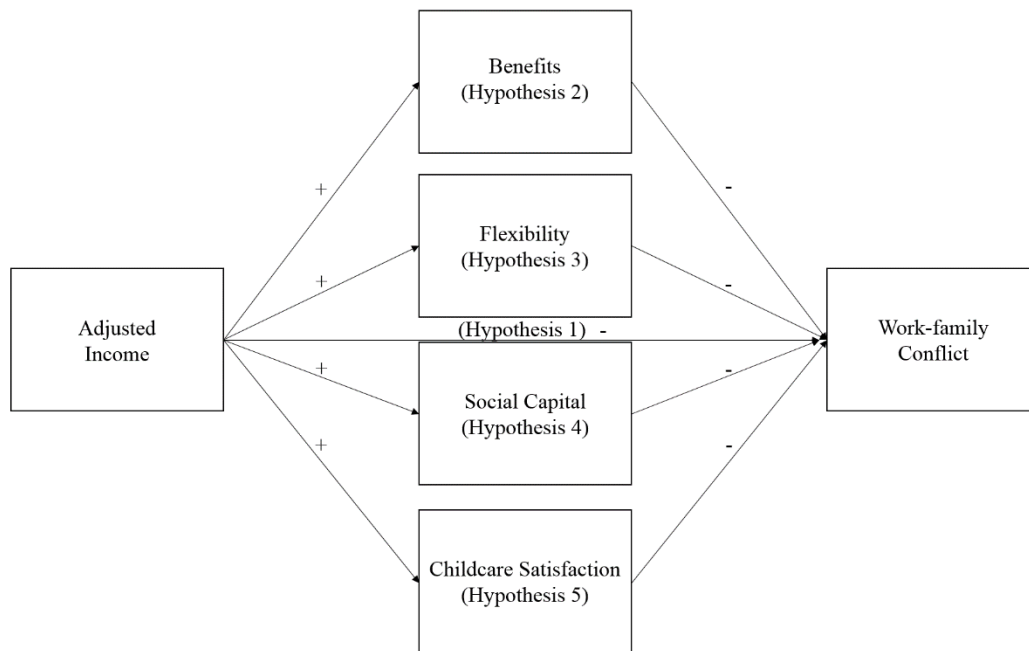
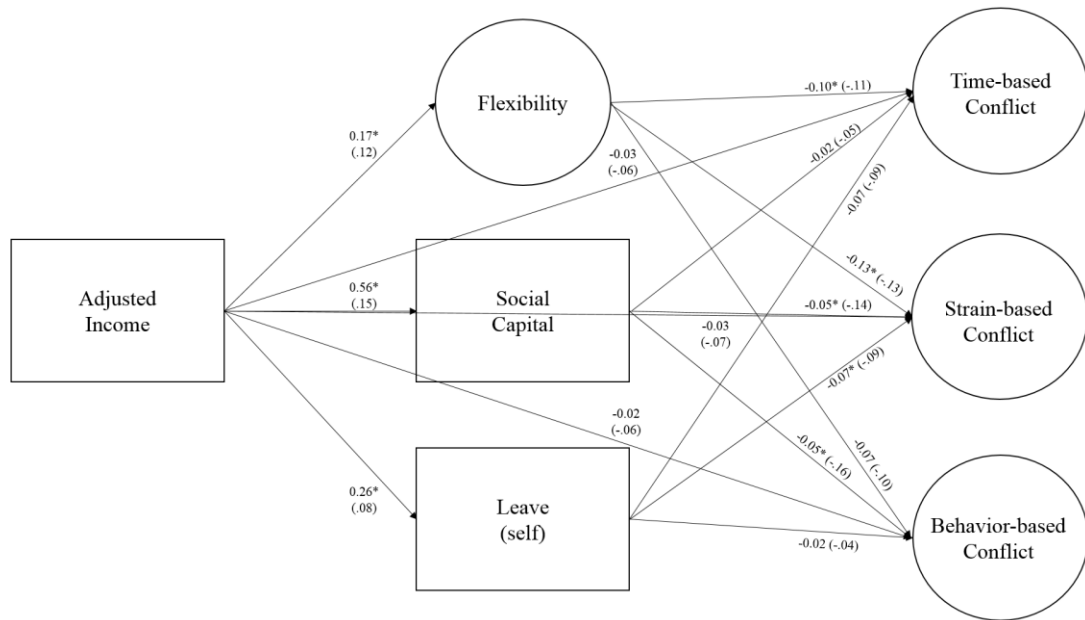


Figure 2.1.

Full model two path mediation

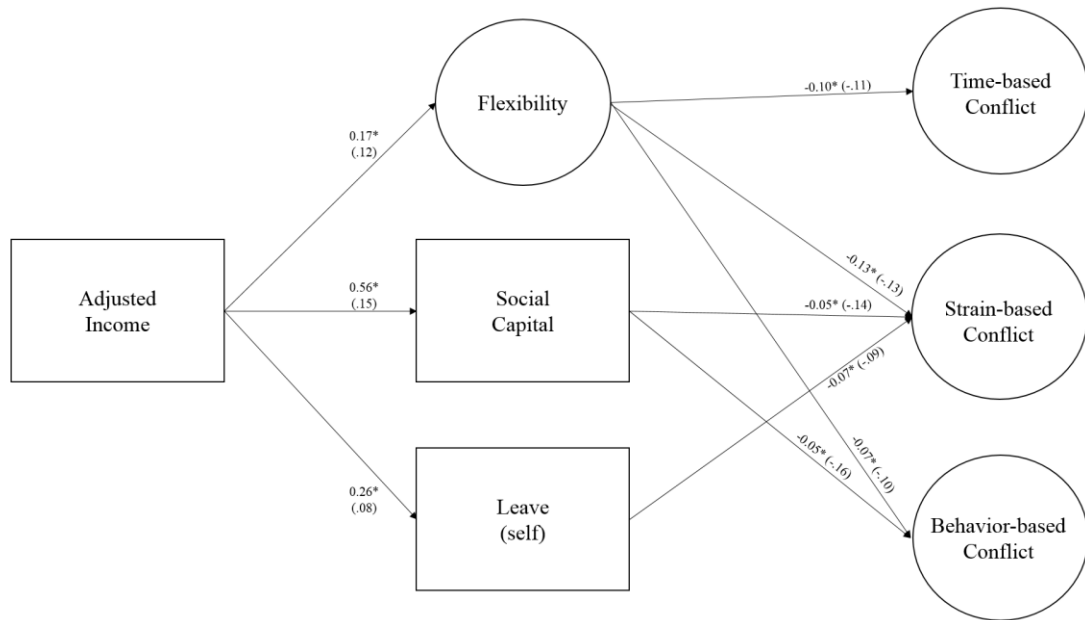


Notes

* $p < .05$

Figure 2.2

Full model two path mediation (only significant paths)

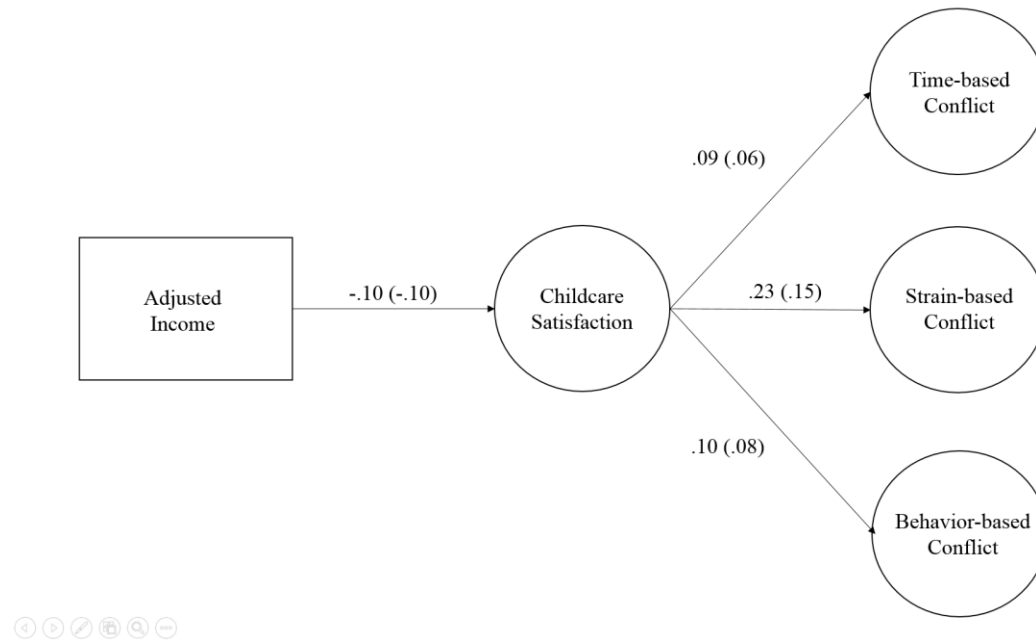


Notes

* $p < .05$

Figure 3.

Reduced model two path mediation

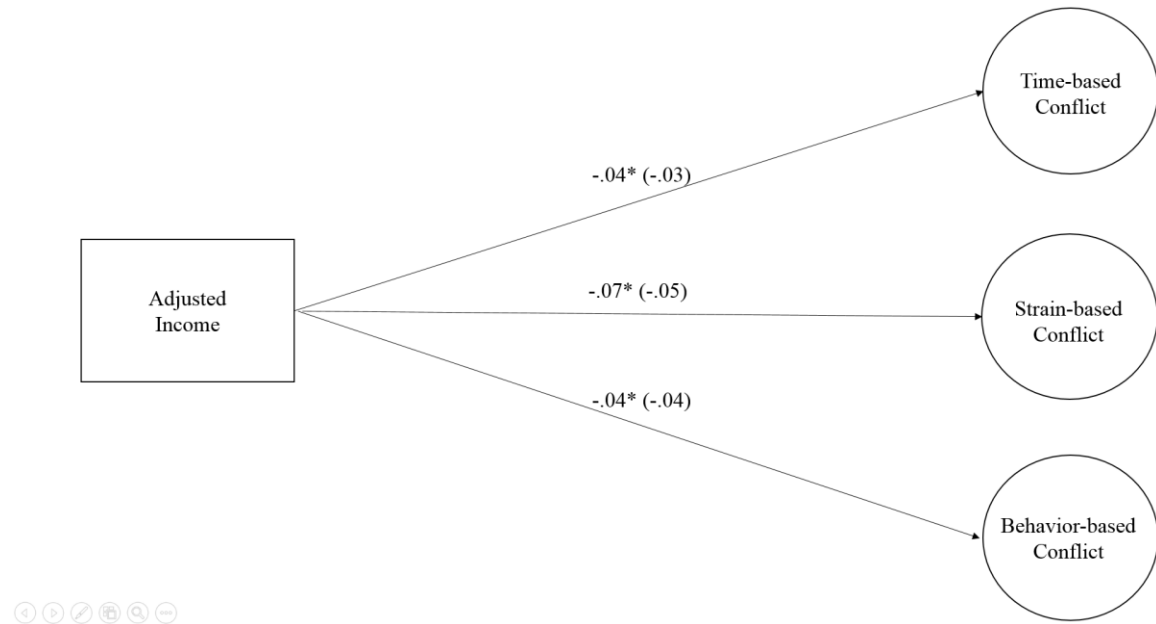


Notes

$*p < .05$

Figure 4.

Full model omnibus test



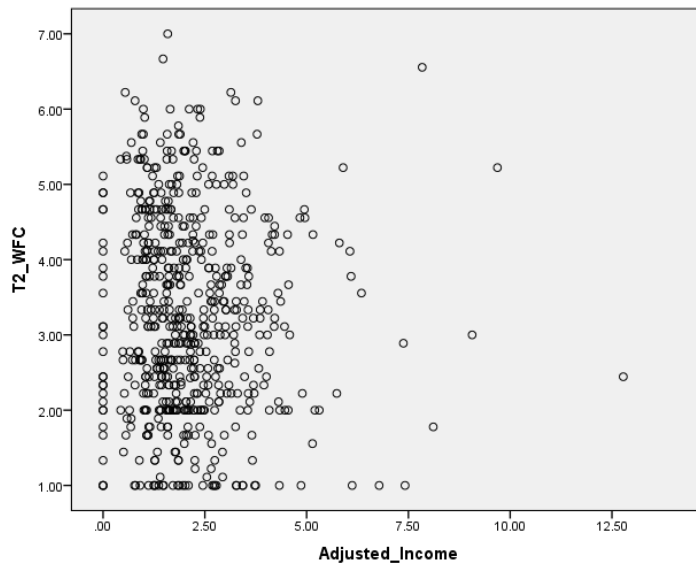
Notes

* $p < .05$

GRAPHS

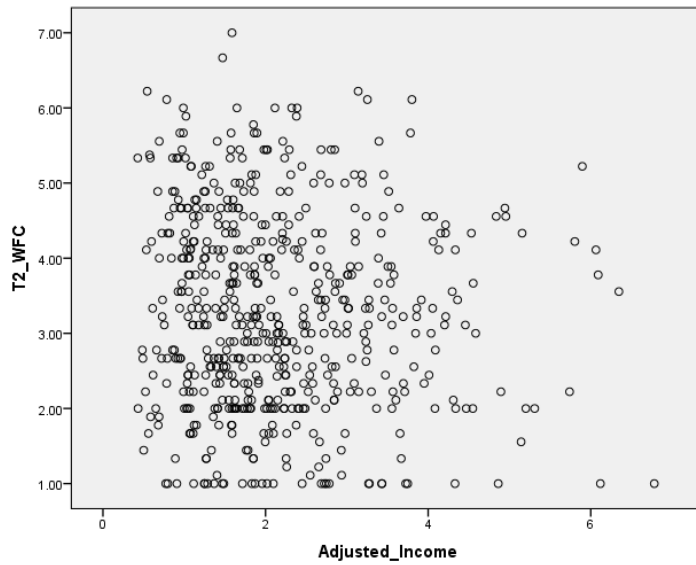
Graph 1.

Income distribution pre-skewness adjustment



Graph 2.

Income distribution post-skewness adjustment



TABLES

Table 1.

2014 Poverty Guidelines for the 48 Contiguous States and The District of Columbia

Persons in family/household	Poverty guideline
For families/households with more than 8 persons, add \$4,060 for each additional person.	
1	\$11,670
2	15,730
3	19,790
4	23,850
5	27,910
6	31,970
7	36,030
8	40,090

Table 2.

Descriptive Statistics for Study Variables

Variables	<i>N</i>	Mean	Standard Deviation	Minimum	Maximum
Household Income	575	3902.99	2279.76	600.00	17000.00
Adjusted Income	569	2.54	1.47	0.00	8.45
Flexibility	597	3.12	1.72	1.00	7.00
Leave (self)	597	2.84	2.01	0.00	6.00
Social Capital	597	10.41	4.16	0.00	21.00
Childcare Satisfaction	151	6.17	0.97	1.00	7.00
WFC Time	597	3.19	1.62	1.00	7.00
WFC Strain	597	3.31	1.63	1.00	7.00
WFC Behavior	597	3.29	1.40	1.00	7.00
WFC Overall	597	3.26	1.30	1.00	7.00

Notes

The sum of the number of participant for each variable does not equal the total number of participants due to missing data in the income and adjusted income variables. Childcare satisfaction was analyzed using a reduced sample (151).

Table 3.

Participant Characteristics

Participants	<i>N</i>	Mean Age (Years)	% Married	% Single	% Female	% Full-time Employment	% Hold 1 Job
All Participants	597	36.31	37.1	52.9	57.2	80.0	74.1
Reduced Sample	151	35.86	77.8	13.1	61.4	86.3	72.4

Table 4.1.

Full Model Bivariate Correlation Matrix

	<i>N</i>	Raw Income	Adjusted Income	Flexibility	Social Capital	Insurance (self)	Leave (self)	WFC	WFC Time	WFC Strain	WFC Behavior
Raw Income	597	--									
Adjusted Income	597	.88**	--								
Flexibility	597	.12**	.12**	(.90)							
Social Capital	597	.17**	.17**	.05	--						
Insurance (self)	597	.18**	.19**	-.04	.16**	--					
Leave (self)	597	.14**	.13**	-.09*	.20**	.51**	--				
WFC	597	-.04	-.04	-.11**	-.14**	-.02	-.10*	(.91)			
WFC Time	597	-.03	-.04	-.09*	-.06	-.02	-.08*	.86**	(.93)		
WFC Strain	597	-.07	-.05	-.11**	-.14**	-.04	-.10*	.89**	.68**	(.92)	
WFC Behavior	597	-.00	-.02	-.07	-.15**	.01	-.08	.76**	.44**	.52**	(.85)

Notes

** $p < .01$; * $p < .05$; *Cronbach's alpha* internal consistency estimate, in parentheses.

Table 4.2.

Reduced Model Bivariate Correlation Matrix

	<i>N</i>	Raw Income	Adjusted Income	Childcare Satisfaction	Insurance (self)	Leave (self)	WFC	WFC Time	WFC Strain	WFC Behavior
Raw Income	117	--								
Adjusted Income	117	.93**	--							
Childcare Satisfaction	117	-.07	.10*	(.87)						
Insurance (self)	117	.11	.03	.01	--					
Leave (self)	117	.14	.11	-.06	.37**	--				
WFC	117	-.01	.07	.12	.07	.12	(.91)			
WFC Time	117	-.03	.04	.12	.10	.15	.88**	(.93)		
WFC Strain	117	-.02	.05	.12	.03	.12	.91**	.75**	(.92)	
WFC Behavior	117	.04	.10	.08	.06	.03	.82**	.56**	.62**	(.85)

Notes

** $p < .01$; * $p < .05$; *Cronbach's alpha* internal consistency estimate, in parentheses.

Table 5.

Goodness of Fit Indices and Model Comparisons

	Pre-Adjustment				Post-Adjustment			
	<u>S-Bχ^2</u>	<u>df</u>	<u>CFI</u>	<u>RMSEA</u>	<u>S-Bχ^2</u>	<u>df</u>	<u>CFI</u>	<u>RMSEA</u>
Full Model	271.56*	86	0.96	0.06	128.94*	85	.99	.03
Reduced Model	180.53*	95	0.93	0.08	--	--	--	--

Notes

* $p < .01$; $S-B\chi^2$ = Satorra-Bentler Chi-square. CFI = Comparative Fit Index. $RMSEA$ = Root Mean Square Error of Approximation.

Table 6.

*Mediation Analyses Results**Table 6.1. Work-Family Conflict Time*

	<i>a path</i>	SE	<i>b path</i>	SE	<i>c path</i>	SE	<i>c' path</i>	SE	<i>a x b path</i>	SE
Flexibility	0.17* (0.07)	0.07	-0.10* (-0.11)	0.04	-0.08 (-0.06)	0.06	-0.03* (-0.06)	0.06	-0.02	0.01
Social Capital	0.56* (0.15)	0.15	-0.02 (-.05)	0.02	-0.08 (-0.06)	0.06	-0.03* (-0.06)	0.06	-0.01	0.09
Leave (self)	0.26* (0.14)	0.08	-0.06 (-0.09)	0.03	-0.08 (-0.06)	0.06	-0.03* (-0.06)	0.06	-0.03	0.01
Childcare Satisfaction	-0.10 (-0.10)	0.08	0.08 (0.06)	0.15	-0.04 (-0.02)	0.12	-0.03	0.12	-0.01	.01

*Notes** $p < .05$

Table 6.2. Work-Family Conflict Strain

	<i>a path</i>	SE	<i>b path</i>	SE	<i>c path</i>	SE	<i>c' path</i>	SE	<i>a x b path</i>	SE
Flexibility	0.17* (0.07)	0.07	-0.13* (-0.13)	0.05	-0.10 (-0.07)	0.07	-0.03* (-0.06)	0.06	-0.02	0.01
Social Capital	0.56* (0.15)	0.15	-0.05* (-0.14)	0.02	-0.10 (-0.07)	0.07	-0.03* (-0.06)	0.06	-0.03*	0.01
Leave (self)	0.26* (0.14)	0.08	-0.07* (-0.09)	0.04	-0.10 (-0.07)	0.07	-0.03* (-0.06)	0.06	-0.02	0.01
Childcare Satisfaction	-0.10 (-0.10)	0.08	0.22 (0.02)	0.13	-0.00 (-0.00)	0.11	0.02	0.12	-0.02	0.02

Notes

* $p < .05$

Table 6.3. Work-Family Conflict Behavior

	<i>a path</i>	SE	<i>b path</i>	SE	<i>c path</i>	SE	<i>c' path</i>	SE	<i>a x b path</i>	SE
Flexibility	0.17* (0.07)	0.07	-0.07 (-0.10)	0.04	-0.06 (-0.06)	0.06	-0.02* (-0.06)	0.05	-0.01	0.01
Social Capital	0.56* (0.15)	0.15	-0.05* (-0.16)	0.01	-0.06 (-0.06)	0.06	-0.02* (-0.06)	0.05	-0.03*	0.01
Leave (self)	0.26* (0.14)	0.08	-0.02 (-0.04)	0.03	-0.06 (-0.06)	0.06	-0.02* (-0.06)	0.05	-0.01	0.01
Childcare Satisfaction	-0.10 (-0.10)	0.08	0.09 (0.13)	0.10	0.15 (-0.13)	0.10	0.16	0.10	-0.01	0.01

Notes

* $p < .05$